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JOINT DOCUMENTS

OF THE

STATE OF MICHIGAN

FOR THE YEAR 1890

IN FIVE VOLUMES

VOL. II.

BY AUTHORITY

LANSING
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS
1891

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TWENTY-FIRST

ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

OF THE

STATE OF MICHIGAN

YEAR ENDING DECEMBER 31, 1890

PART I

FIRE AND MARINE INSURANCE

BY AUTHORITY

LANSING
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TWENTY-FIRST ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE.

PART I.—FIRE AND MARINE.

STATE OF MICHIGAN,
INSURANCE BUREAU,
Lansing, April 10, 1891.

HON. EDWIN B. WINANS, *Governor:*

I have the honor to submit to you Part I of the Twenty-first Annual Report of the Insurance Bureau, containing a full exhibit of the financial condition on the thirty-first day of December, 1890, of, and the business transacted by, two hundred and fourteen Fire, Fire-Marine and Marine Insurance Companies; and two Cyclone, Tornado and Wind Storm Insurance Companies authorized to transact business in this State during the year 1890, compiled from the annual statements of the companies now on file in this Bureau, and classified as follows, viz:

Joint Stock Companies of Michigan	3
Joint Stock Companies of other States	113
Joint Stock Companies of Foreign Governments	30
Mutual Companies of Michigan	67
Mutual Companies of other States	1

During the year 1890 nine stock Fire Insurance Companies and one Mutual Fire Insurance Company of other States and two stock Fire Companies and three stock Marine Insurance Companies of Foreign Governments were authorized to transact business in this State, viz.:

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Name.	Capital.
State Investment and Insurance, San Francisco, Cal.	$400,000
St. Paul German, St. Paul, Minn.	300,000
Syndicate, Minneapolis, Minn.	250,000
Jersey City, Jersey City, N. J.	250,000
German American Fire, St. Paul, Minn.	200,000
Delaware Mutual Safety, Philadelphia, Pa.	360,000
Southern California, Los Angeles, Cal.	200,000
Hekla Fire, St. Paul, Minn.	200,000
Alliance, New York, N. Y.	200,000
Protection Mutual Fire, Chicago, Ill.	Mutual
Manchester Fire, Manchester, Eng.	200,000
Caledonian, Edinburgh, Scotland	200,000
Sea, Liverpool, Eng.	200,000
Reliance Marine, Liverpool, Eng.	200,000
Standard Marine, Liverpool, Eng.	200,000

During the year ten companies have withdrawn from this State, viz:

Name of Company.	Capital.
Anglo-Nevada, San Francisco, Cal.	$1,000,000
German American Fire, St. Paul, Minn.	200,000
Germania Fire & Marine, Cincinnati, O.	100,000
Mercantile, Cleveland, O.	200,000
Prudential Fire, New York, N. Y.	200,000
Franklin, Columbus, O.	200,000
Mutual Fire, Chicago, Ill.	Mutual.
Minneapolis Mutual, Minneapolis, Minn.	"
Western Manufacturers' Mutual, Chicago, Ill.	"

Since January 1, 1891, six Fire Insurance Companies have been admitted to Michigan, viz:

Armstrong Fire, New York, N. Y.
Fire Association, New York, N. Y.
Mutual Fire, New York, N. Y.
Rockford, Rockford, Ill.
Oakland Home, Oakland, Cal.
Reliance, Philadelphia, Pa.

MICHIGAN COMPANIES.

No change has taken place in the number of Stock Fire, or Fire and Marine Insurance Companies of this State, or in amount of capital invested during the past year, but each of them show an increase of business over that of the previous year.

The following table shows the business of these companies in Michigan for the years 1882 to 1890, inclusive. Also their entire business for the year 1889:

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Year.	Risks Written.		Premiums Received.		Losses Paid.		Losses Incurred.
	Fire.	Inland.	Fire.	Inland.	Fire.	Inland.	
1882	$11,559,197	$3,317,057	$128,138 88	$56,991 17	$34,712 09	$20,184 66	$54,896 75
1883	13,501,257	1,490,693	167,832 20	10,196 55	53,928 79	5,289 78	59,218 57
1884	14,282,507	1,469,340	191,366 00	34,067 00	116,838 00	18,836 00	135,674 00
1885	16,862,818	1,604,591	235,341 66	38,399 91	85,503 54	20,851 01	112,892 62
1886	19,411,175	2,001,858	232,430 84	51,140 52	92,055 90	32,016 78	116,752 30
1887	18,486,053	1,699,800	227,233 69	50,698 25	99,616 65	52,333 06	146,803 00
1888	20,065,759	2,072,892	252,854 54	50,757 98	91,365 67	27,422 17	106,402 04
1889	20,419,732	4,260,338	248,674 55	104,227 57	96,950 01	53,224 17	176,866 88
1890	22,419,760	4,749,154	260,217 24	100,236 04	123,406 15	70,839 37	175,037 19

FIRE AND INLAND MARINE INSURANCE BUSINESS IN MICHIGAN.

The annual statements of all the companies doing business in this State in 1890 show in the aggregate a considerable increase of business over that of 1889 in respect to the amount written and premiums received and losses incurred, as shown by the comparative table following, taken from Table I of this report:

	Year.	Amount Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Michigan Companies	1889	$24,680,070	$352,902 00	$150,174 00	$176,866 00
	1890	27,168,914	360,453 28	194,245 52	174,037 19
Companies of Other States	1889	$192,329,364	$2,503,645	$1,073,313	$1,173,591
	1890	187,674,912	2,601,789	1,402,756	1,560,879
Foreign Companies	1889	$58,609,310	$875,495	$365,727	$358,556
	1890	71,758,806	1,041,618	706,163	750,882
Mutual Companies	1890	$239,910	$2,466	$50	$50
Totals	1889	$279,187,419	$3,807,798	$1,730,756	$1,748,942
	1890	286,842,542	4,006,327	2,403,213	2,486,848

The tables next following are continued from year to year, and give a comparative statement of the Michigan business transacted by the Stock Fire, and Inland Marine Insurance Companies doing business in the State from 1870 to 1890 inclusive:

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Michigan Fire and Inland Business, 1870 to 1890 Inclusive.

Year.	Number Companies Reporting.	Risks Written in Michigan.	Premiums Received in Michigan.	Losses in Michigan.	
				Paid.	Incurred.
1870	95	$131,607,138 00	$1,613,241 53	$978,589 08	$989,049 68
1871	59	136,469,945 00	1,647,507 24	942,946 22	1,083,951 54
1872	96	158,304,755 00	2,208,785 00	1,266,517 76	1,335,407 91
1873	106	164,478,795 00	2,505,333 23	1,336,806 47	1,436,461 81
1874	112	162,258,056 78	2,570,687 63	1,225,872 68	1,273,252 66
1875	121	163,574,578 00	2,522,605 31	1,350,148 05	1,371,034 69
1876	129	145,421,718 31	2,104,995 67	1,062,109 99	1,047,873 12
1877	123	148,146,379 58	1,898,638 73	1,319,033 83	1,360,658 22
1878	131	151,339,385 98	1,760,347 79	911,937 41	932,362 45
1879	126	161,853,490 78	1,829,188 75	1,064,005 69	1,023,996 05
1880	132	184,366,706 84	2,084,038 67	840,977 59	957,526 17
1881	129	192,545,901 47	2,419,101 01	1,539,950 53	1,579,273 39
1882	129	217,093,440 91	2,860,694 54	1,426,105 52	1,478,929 11
1883	130	226,976,326 00	3,243,667 42	1,648,793 33	1,717,804 47
1884	122	237,246,726 00	3,387,946 20	2,335,677 96	2,405,973 75
1885	121	229,183,597 00	3,274,608 83	1,894,298 86	1,988,664 85
1886	137	242,821,531 95	3,351,785 68	2,082,858 36	2,010,205 10
1887	137	243,635,511 77	3,409,419 13	2,007,284 80	1,989,229 00
1888	142	255,047,544 54	3,571,988 02	1,684,858 48	1,719,745 52
1889	142	275,519,744 39	3,782,440 51	1,689,214 07	1,709,014 12
1890	146	265,320,171 85	3,770,314 37	2,189,462 94	2,297,190 84

Michigan Inland Marine Business, 1870 to 1890 Inclusive.

Year.	Number Companies Reporting.	Inland Risks Written.	Inland Premiums Received.	Inland Losses Paid.
1870	12	$6,185,565	$48,169 88	$51,618 23
1871	5	4,194,560	74,500 67	24,324 68
1872	14	14,593,109	212,970 50	80,509 98
1873	17	18,667,255	253,608 47	147,446 44
1874	16	12,901,012	238,793 31	126,130 58
1875	16	10,846,667	180,862 38	96,890 71
1876	16	7,057,114	111,850 16	52,691 04
1877	18	9,599,337	96,830 01	73,421 88
1878	15	11,557,618	80,930 87	31,105 01
1879	22	13,145,624	76,422 58	42,829 92
1880	22	16,808,428	95,386 70	61,105 50
1881	25	12,358,109	115,014 73	46,256 66
1882	26	15,506,950	150,001 19	53,294 05
1883	23	15,934,602	128,449 40	107,744 64
1884	17	15,362,734	162,271 19	79,586 42
1885	16	11,007,530	97,837 24	48,154 71
1886	15	16,035,293	120,207 21	66,359 51
1887	17	12,637,084	99,154 23	114,742 81
1888	14	13,782,945	123,349 10	68,275 37
1889	17	25,970,955	192,310 61	116,762 30
1890	20	21,522,370	236,012 43	213,750 34
Totals		$285,074,861	$2,894,932 86	$1,703,000 78

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Average Rate of Premiums Charged on Fire and Marine Business, 1871 to 1890 Inclusive.

Years.	Companies.	Number.	Michigan Business.		
			Risks Written.	Premiums.	Average Rate Charged.
	Michigan Stock Companies.				
1871		3	$18,901,201 00	$250,708 07	1.32
1872		3	19,096,892 00	277,268 56	1.45
1873		3	17,134,338 00	277,409 03	1.61
1874		3	18,082,909 00	320,871 92	1.77
1875		3	18,853,841 00	287,304 92	1.52
1876		2	12,024,515 00	174,413 02	1.45
1877		2	12,136,235 00	149,890 57	1.23
1878		2	10,778,817 00	119,771 58	1.11
1879		2	12,262,679 00	115,449 50	.90
1880		1	10,312,105 00	96,987 15	.94
1881		2	12,420,945 00	148,547 27	1.19
1882		3	14,876,254 00	185,090 05	1.24
1883		3	14,991,950 00	178,078 75	1.19
1884		3	15,751,847 00	225,434 58	1.43
1885		3	18,466,909 00	273,741 57	1.48
1886		3	21,413,033 00	283,571 36	1.32
1887		3	20,185,853 00	277,931 94	1.37
1888		3	22,138,651 00	303,612 52	1.37
1889		3	24,680,070 00	352,902 12	1.43
1890		3	27,168,914 00	360,453 00	1.33
	Companies of Other States.				
1871		51	101,569,197 00	1,197,169 45	1.17
1872		83	120,544,617 00	1,652,772 26	1.37
1873		92	130,371,714 00	1,933,423 67	1.48
1874		96	120,871,618 00	1,867,377 18	1.54
1875		105	123,899,396 00	1,856,179 11	1.49
1876		113	108,827,015 00	1,584,742 82	1.42
1877		101	116,210,426 00	1,473,949 45	1.26
1878		113	118,928,539 00	1,358,579 89	1.14
1879		106	125,063,912 00	1,390,377 11	1.11
1880		109	147,828,614 78	1,619,594 43	1.09
1881		108	147,723,627 00	1,782,886 88	1.21
1882		98	158,883,602 37	2,045,986 61	1.28
1883		101	154,504,818 00	2,242,194 21	1.45
1884		94	169,191,640 00	2,357,809 43	1.38
1885		94	162,059,786 00	2,238,755 31	1.36
1886		111	178,692,907 73	2,363,231 01	1.32
1887		109	177,356,322 13	2,378,309 91	1.34
1888		114	180,283,800 00	2,440,877 15	1.35
1889		114	192,229,864 38	2,503,644 52	1.30
1890		113	157,674,911 74	2,601,689 31	1.38

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Average Rate of Premiums.—Continued.

Years.	Companies.	Number.	Michigan Business.		
			Risks Written.	Premiums.	Average Rate Charged.
	Foreign Companies.				
1871		5	$15,899,545 00	$199,629 72	1.24
1872		10	18,723,246 00	280,635 80	1.49
1873		11	16,095,860 00	254,754 36	1.58
1874		13	16,937,002 00	277,884 76	1.64
1875		13	19,870,074 00	354,905 79	1.78
1876		14	21,157,742 00	344,781 66	1.63
1877		14	19,799,718 00	274,798 71	1.38
1878		16	21,632,028 00	282,196 37	1.30
1879		18	24,526,898 00	323,362 14	1.31
1880		22	26,225,987 00	367,506 39	1.40
1881		24	30,280,718 00	443,535 05	1.46
1882		28	43,328,584 54	629,617 88	1.45
1883		26	56,579,558 00	823,394 46	1.45
1884		25	52,303,239 00	804,708 19	1.53
1885		24	48,656,952 00	762,111 95	1.56
1886		23	42,670,844 56	704,569 72	1.65
1887		25	45,994,336 64	753,177 28	1.63
1888		25	52,675,093 65	827,498 35	1.57
1889		25	58,609,810 01	875,493 87	1.32
1890		30	71,758,806 20	1,041,617 90	1.45

Table No. II shows the standing of the Stock Fire, Fire-Marine and Marine Insurance Companies doing business in Michigan in 1890, as compared with 1889, to be as follows:

Michigan Joint Stock Fire and Marine Companies.

	1889.	1890.
Number of companies	8	8
Paid capital	$950,000	$950,000
Re-insurance reserve	402,230	479,067
Unpaid losses	52,098	26,247
Other liabilities	5,548	5,895
Total liabilities, including capital	1,409,906	1,452,209
Admitted assets	2,016,545	2,186,977
Surplus on policy-holders' account	1,556,639	1,684,767
Surplus over capital	606,639	734,757

Joint Stock Companies of other States.

	1889.	1890.
Number of companies	110	113
Paid capital	$53,557,210	$52,960,085
Re-insurance reserve	60,869,200	64,259,272
Unpaid losses	6,514,837	6,255,572
Other liabilities	1,878,245	2,280,734
Total liabilities, including capital and excluding liability on special deposits	121,246,399	124,474,625
Admitted assets	157,678,847	164,546,971
Surplus on policy-holder's account	89,989,657	93,032,431
Surplus over capital	36,705,946	40,149,279
Assets not admitted	390,849	408,295
Special deposits	2,572,045	2,977,935
Liability on special deposits	1,073,093	1,281,037

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Foreign Fire and Marine Companies.

	1889.	1890.
Number of companies	25	30
Deposit capital	$5,000,000	$6,000,000
Re-insurance reserve	21,167,080	24,570,643
Unpaid losses	2,820,458	3,212,707
Other liabilities	1,351,615	1,150,476
Total liabilities, including deposit capital and excluding liability on special deposits	28,949,421	32,795,539
Admitted assets	41,318,756	46,889,810
Surplus on policy-holders' account	17,369,335	20,094,272
Surplus over deposit capital	12,369,335	14,105,943
Assets not admitted	2,696	8,826
Special deposits	5,172,488	5,008,681
Liability on special deposits	1,389,732	2,138,288

Summary of the three foregoing tables, showing the standing of all the Joint Stock Fire and Marine Companies, December 31, 1890, as compared with that of 1889.

	1889.	1890.
Number of companies	138	146
Paid capital	$59,507,210	$59,910,065
Re-insurance reserve	81,938,540	89,299,982
Unpaid losses	9,387,398	9,494,526
Other liabilities	3,285,408	3,437,106
Total liabilities, including capital and excluding liability on special deposits	151,605,726	158,722,378
Admitted assets	201,014,147	213,623,759
Surplus on policy-holders' account	106,915,631	114,811,470
Surplus over capital	49,681,919	54,989,980
Assets not admitted	393,545	418,120
Special deposits	7,744,533	7,986,616
Liability on special deposits	2,462,825	3,419,325

Table III shows the nature and amount of the assets of all the Stock Fire, Fire-Marine and Marine Insurance Companies doing business in this State for the year 1890 as compared with 1889, as below:

Michigan Joint Stock Fire and Marine Companies.

	1889.	1890.
Number of companies	3	3
Real estate	$80,626	$88,577
Bond and mortgage loans	1,572,346	732,244
Corporation and municipal bonds	69,475	61,475
Loans on collateral security	94,300	96,700
Cash in companies' office or in banks	80,005	64,154
Premiums due and unpaid	73,542	90,660
Miscellaneous	46,250	53,164
Total assets	$2,016,544	$2,186,977
Increase in 1890		170,433

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Joint Stock Companies of Other States.

	1889.	1890.
Number of companies	110	113
Real estate	$14,201,834	$14,579,129
Bonds and mortgage loans	32,001,981	33,518,757
United States bonds	16,408,778	8,676,148
Corporation and municipal bonds	72,441,127	80,954,907
Loans on collateral security	5,296,516	7,220,273
Cash in companies' offices and banks	8,883,634	9,916,546
Premiums due and unpaid	8,870,731	10,073,995
Miscellaneous	2,146,290	2,585,151
Total assets	$160,250,891	$167,524,906
Increase in 1890		7,274,015

Foreign Companies.

	1889.	1890.
Number of companies	25	30
Real estate	$5,519,009	$5,882,819
Bond and mortgage loans	3,737,900	4,191,000
United States bonds	16,299,408	13,783,265
Corporation and municipal bonds	13,623,860	18,282,138
Loans on collateral security	111,000	205,200
Cash in companies' offices and banks	3,287,042	4,697,398
Premiums due and unpaid	3,935,084	4,651,818
Miscellaneous	3,777,940	504,853
Total assets	$46,491,243	$51,898,491
Increase in 1890		5,407,248

Summary of the foregoing tables, showing the aggregate amount and nature of assets of all Joint Stock Fire and Marine Insurance Companies doing business in Michigan in 1890 compared with that of 1889.

	1889.	1890.
Number of companies	138	146
Real estate	$19,401,468	$20,250,525
Bonds and mortgage loans	37,312,227	39,442,004
United States bonds	32,708,186	22,459,413
Corporation or municipal stocks or bonds	86,134,462	99,298,520
Loans on collateral security	5,501,816	7,522,173
Cash in companies' offices or in banks	12,250,682	14,678,096
Premiums due and unpaid	12,879,356	14,816,473
Miscellaneous	2,570,482	3,143,166
Total assets	$208,758,679	$221,610,374
Increase in 1890		12,851,695

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Table IV shows the nature and amount of the liabilities of the Stock Fire, Fire Marine and Marine Insurance Companies doing business in this State during the year 1890, as compared with 1889, as follows:

Michigan Companies.

	1889.	1890.
Number of companies	3	3
Unpaid losses	$52,098	$36,247
Re-insurance reserve	402,260	470,067
Other liabilities	5,548	5,895
Total liabilities, except capital	$459,906	$502,209

Companies of Other States.

	1889.	1890.
Number of companies	110	113
Unpaid losses	$6,514,837	$6,255,572
Re-insurance reserve	53,137,177	56,649,004
Other liabilities	9,110,268	9,891,001
Total liabilities, except capital and liability on special deposits	$68,762,282	$72,795,577

Foreign Companies.

	1889.	1890.
Number of companies	25	30
Unpaid losses	$2,820,458	$3,212,707
Re-insurance reserve	20,684,384	23,838,377
Other liabilities	1,884,310	1,882,742
Total liabilities, except capital and liability on special deposits	$25,389,152	$28,933,826

Totals of three foregoing Tables.

	1889.	1890.
Number of companies	138	146
Unpaid losses	$9,387,393	$9,494,526
Re-insurance reserve	74,223,822	80,957,449
Other liabilities	10,950,125	11,779,638
Total liabilities, except capital and liability on special deposits	$94,561,340	$102,231,613

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Table V exhibits the sources of income of the Stock, Fire and Marine Insurance Companies for 1890, and is compared with that of 1889 in the following abstract from the table:

Michigan Companies.

	1889.	1890.
Number of companies	3	3
Fire premiums	$623,136	$720,668
Inland and marine premiums	107,048	104,813
Total premiums	$730,184	$825,481
Interest on mortgages	104,620	103,065
Interest on bonds and dividends on stocks, etc.	15,075	14,202
Rents	1,389	1,255
From all other sources	4,615	3,888
Total income	$855,883	$947,992
Increase in 1890		92,109

Companies of Other States.

	1889.	1890.
Number of companies	110	113
Fire premiums	$64,705,784	$68,779,863
Inland and marine premiums	3,574,109	3,607,921
Total premiums	$68,279,892	$72,387,784
Interest on mortgages	1,665,253	1,949,830
Interest on bonds and dividends on stock, etc.	4,583,094	4,565,788
Rents	554,682	585,699
From all other sources	152,450	152,226
Total income	$75,235,371	$79,641,327
Increase in 1890		$4,405,956

Foreign Companies.

	1889.	1890.
Number of companies	25	30
Fire premiums	$27,199,664	$31,083,931
Inland and marine premiums	2,406,569	2,749,743
Total premiums	$29,606,233	$33,833,674
Interest on mortgages	166,121	255,684
Interest on bonds and dividends on stocks, etc.	1,168,148	1,215,701
Rents	198,135	210,978
From other sources	80,834	6,919
Total income	$31,219,471	$35,522,956
Increase in 1890		4,303,485

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Aggregate of the cash income of all the Stock Fire and Marine Insurance Companies, taken from the three foregoing tables:

1889	$107,310,726
1890	116,112,275
Increase 1890 over 1889	$8,801,549

Table VI shows the nature of the expenditures of the Stock Fire, Fire-Marine, and Marine Insurance Companies doing business in Michigan for the year 1890, compared with that of 1889, as follows:

Michigan Companies.

	1889.	1890.
Number of companies	3	3
Dividends	$79,000	$79,000
Fire losses	383,638	353,747
Marine losses	70,541	67,071
Commissions and brokerage	122,134	153,168
Office salaries	37,999	35,743
Taxes	26,931	28,217
Other expenses	61,094	74,196
Total expenditures	$781,337	$791,195

Companies of other States.

	1889.	1890.
Number of companies	110	113
Dividends	$5,703,489	$5,616,393
Fire losses	39,506,028	37,357,420
Marine losses	3,043,886	2,395,562
Commissions and brokerage	12,967,614	13,939,098
Office salaries	5,457,985	5,625,234
Taxes	1,636,918	1,739,080
Other expenses	5,293,761	5,609,996
Total expenditures	$73,609,681	$72,282,783

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Foreign Companies.

	1889.	1890.
Number of companies	25	30
Dividends		
Fire losses	$17,972,460	$16,574,088
Marine losses	1,223,612	1,704,785
Commissions and brokerage	5,403,541	6,236,808
Office salaries	1,938,859	2,105,899
Taxes	721,872	810,316
Other expenses	1,650,197	2,361,591
Total expenditures	$28,910,541	$29,792,987

Aggregate of the expenditures of all the companies taken from the three foregoing tables,	
1889	$103,301,608
1890	102,866,966
Decrease in 1890 from 1889	$434,642

The following summary of Table VII exhibits the entire business in the United States of the Stock Fire and Marine Insurance Companies doing business in this State, for the years 1889 and 1890, and also gives the ratio of assets to amount at risk, average premium rate on entire business, and on business in Michigan.

It will be seen from this table that the average rate of premium in Michigan was slightly higher than it was in 1889.

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TABLE VII.

	Year.	Entire business in the United States. Risks in Force December 31.	Admitted Assets December 31.	Per Cent of Assets to Amount at Risk.	Entire Risks Written.	Premiums Charged Thereon.	Average Rate of Premiums.	Michigan Business Only. Risks Written in Michigan.	Premiums Charged Thereon.	Premium Rate in Michigan.
Michigan Companies	1889	$59,517,482	$2,016,544	3.38	$69,085,275	$892,182	1.29	$24,680,070	$352,902	1.42
	1890	69,021,192	2,186,977	3.17	77,236,310	1,002,620	1.29	27,168,914	360,458	1.32
Companies of other States	1889	$10,414,174,726	$157,678,846	1.51	$8,194,004,209	$82,526,123	1.01	$190,269,885	$2,463,681	1.29
	1890	10,523,382,082	164,546,771	1.50	8,813,132,057	88,715,139	1.00	187,110,611	2,584,582	1.30
Foreign Companies	1889	$3,923,118,579	$41,318,756	1.05	$4,243,642,811	$38,560,720	.91	$58,609,810	$875,894	1.49
	1890	4,558,719,209	46,889,810	1.24	5,103,260,189	44,610,492	.87	71,758,806	1,041,618	1.45
Totals	1889	$14,396,810,787	$201,014,147	1.39	$12,506,682,295	$121,979,025	.97	$273,559,765	$3,692,477	1.34
	1890	15,151,062,483	213,623,759	1.41	13,993,648,556	134,328,251	.97	286,038,331	3,986,603	1.39

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Table VIII shows total cash income and expenditures, total cash premiums received, amount paid for losses and expenditures and the various percentages of the same for 1890 as compared with the same for 1889.

Michigan Companies.

	1889.	1890.
Number of companies	3	3
Total income	$885,884	$947,992
Total expenditures	781,387	791,195
Per cent of expenditures to income	91.29	83.55
Premiums received	$730,184	$825,481
Losses paid	454,180	420,817
Per cent of losses to premiums	62.20	51.01
Expenses paid	$248,207	$291,378
Per cent of expenses to premiums	33.99	35.32

Companies of Other States.

	1889.	1890.
Number of companies	110	113
Total income	$75,235,371	$79,641,327
Total expenditures	73,609,681	72,282,783
Per cent of expenditures to income	97.83	93.10
Premiums received	$68,279,892	$72,387,744
Losses paid	42,549,914	39,752,982
Per cent of losses to premiums	62.31	54.92
Expenses paid	$25,356,278	$26,913,408
Per cent of expenses to premiums	37.13	37.18

Foreign Companies.

	1889.	1890.
Number of companies	25	30
Total income	$31,219,471	$35,522,956
Total expenditures	28,910,541	29,792,987
Per cent of expenditures to income	92.60	83.87
Premiums received	$29,606,233	$33,833,674
Losses paid	19,196,072	18,278,873
Per cent of losses to premiums	64.83	54.03
Expenses paid	$9,714,469	$11,509,591
Per cent of expenses to premiums	32.81	34.02

Totals of three foregoing Tables.

	1889.	1890.
Number of companies	138	146
Total income	$107,510,726	$116,112,275
Total expenditures	103,301,608	102,866,967
Per cent of expenditures to income	96.26	88.59
Premiums received	$98,616,310	$107,046,900
Losses paid	62,200,166	58,452,673
Per cent of losses to premiums	63.07	54.65
Expenses paid	$35,318,954	$38,714,377
Per cent of expenses to premiums	35.81	36.17

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MUTUAL INSURANCE COMPANIES.

Since my last report, three Mutual Fire Insurance Companies and one Mutual Marine Insurance Company of other States have withdrawn from this State, viz.:

Mutual Fire, of Chicago, Receiver appointed.

Minneapolis Mutual Fire, Minneapolis, Receiver appointed.

Western Manufacturers' Mutual Fire, Chicago, Ill., re-insured its business and closed up its affairs.

Commercial Mutual Marine, New York, closed up its affairs.

MICHIGAN MUTUAL INSURANCE COMPANIES.

During the year 1890, six Mutual Fire Insurance Companies were organized under the laws of this State and authorized to commence issuing policies on the dates given below, viz.:

Finlanders', of Houghton county; office at Red Jacket; Feb. 17, 1890.

Farmers', of Mecosta county; office at Big Rapids; March 17, 1890.

Citizens', of Muskegon, Oceana and Ottawa counties; office at Muskegon; March 24, 1890.

Farmers' Northern, of Marquette, Delta and Menominee counties; office at Stephenson; June 6, 1890.

Farmers', of Otsego, Crawford and Roscommon counties; office at Grayling; July 28, 1890.

Saginaw Valley (manufacturers'); office at Saginaw; Aug. 29, 1890.

The Saginaw Valley Mutual Fire Insurance Company is organized under Act No. 78, Laws of 1883, to insure manufacturing risks only, in Michigan and other States.

RE-ORGANIZED.

The charter of the Farmers' Mutual Fire Association of Berrien and Cass counties having expired by limitation, the company has been re-organized and continues its business in the counties of Berrien, Cass and VanBuren.

IN HANDS OF RECEIVERS.

On the application of the Commissioner of Insurance, Receivers have been appointed for the following named Mutual Fire Insurance Companies:

Farmers', of Lake, Osceola, and Wexford counties; May 15, 1890; Hon. J. W. Giddings, Receiver.

Farmers', of Kalkaska, Missaukee and Wexford counties; June 24, 1890; W. D. Totten, Receiver.

Farmers', of Gratiot and Isabella counties; Sept. 20, 1890; C. Waterbury, Receiver.

Manufacturers', of Grand Rapids; Feb'y, 1891; A. M. Granger, Receiver.

The following, from Table X of this report, shows the membership and amount of risk December 31, 1890, as compared with that for 1889:

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	No. of Members.	Amount at Risk.
Farm Mutuals:		
December 31, 1889	97,089	$161,272,602
December 31, 1890	102,984	168,024,530
Increase in 1890	5,895	$6,751,928
Other Mutuals:		
December 31, 1889	6,043	$9,900,942
December 31, 1890	7,250	11,060,047
Increase in 1890	1,207	$1,159,105
Total increase	7,102	$7,910,942
Total membership and amount at risk December 31, 1889	110,234	$179,084,577

Table XI exhibits the nature and amount of the resources and liabilities of all the Michigan Mutual Insurance Companies for the year ending December 31, 1890, as follows:

	Farm Mutuals.	Other Mutuals.
Resources:		
Number of companies	59	8
Cash on hand	$35,970 32	$40,471 19
Assessments outstanding	69,518 98	* 130,366 42
Miscellaneous	21,819 98	422,115 54
Total available resources	$127,309 28	* 592,953 15
Doubtful resources	10,215 42	3,690 48
Liabilities:		
Claims for losses, including resisted claims	$74,919 75	46,643 82
Due and to become due for borrowed money and interest	101,965 72	24,514 12
All other claims	7,283 96	60,656 18
Total liabilities	$184,169 43	$131,814 12
Total available resources of Farmers' Mutual companies	$127,309 28	----------
Total liabilities of Farmers' Mutual companies	184,169 43	----------
Excess of liabilities over resources reported	$56,860 15	----------
Total available resources of other Mutual companies	----------	$592,953 15
Total liabilities of other Mutual companies	----------	131,814 12
Excess of resources over liabilities	----------	$461,139 03

* Includes premium notes, etc.

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Table XII shows the sources of income of the Michigan Mutual Insurance Companies for the year ending December 31, 1890, as follows:

Income.

	Farm Mutuals.	Other Mutuals.
Number of companies	59	8
Cash balance December 31, 1889	$40,088 38	$22,088 07
Cash premiums	8,683 20	158,775 71
From assessments levied in 1890	228,616 88	40,691 92
From assessments of prior years	76,930 14	2,499 42
From fees and percentages	18,756 38	1,416 21
From loans	145,856 64	23,289 90
From all other sources	2,039 43	3,422 70
Total income	$520,971 09	$252,133 33
Total income of all Michigan Mutuals		$773,104 42

Table XIII shows the nature and amount of expenditures of the Michigan Mutual Insurance Companies during the year 1890, as follows:

Expenditures.

	Farm Mutuals.	Other Mutuals.
Number of companies	59	8
Losses of 1890 paid	$226,309 52	$114,191 22
Losses of previous years paid	41,758 82	22,829 31
Total losses paid	$268,059 34	$137,020 53
Loans	144,867 43	8,109 74
Interest	7,302 80	none.
Salaries and fees	38,129 25	31,925 00
Stationery, postage, printing, etc.	6,167 63	1,217 17
Miscellaneous	21,167 61	43,803 68
Total expenditures	$485,694 06	$222,076 72
Aggregate expenditures		$707,770 78

Table XIV shows the number and origin of fires and amount of losses sustained by Michigan Mutual Insurance Companies during the year 1890, as follows:

	Farm Mutuals.	
	No.	Amount.
Number of companies reporting	59	
Lightning	540	$58,086 00
Steam threshers	19	2,761 00
Incendiary	44	16,504 00
Defective chimneys or stovepipes	198	67,570 00
Field or forest fires	10	3,828 00
Unknown	214	64,858 00
Miscellaneous	161	28,688 00
Total	1,110	$241,790 00

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Compilation of the Business of Mutual Fire Insurance Companies of Michigan – 1860 to 1890, both inclusive.

Number of Companies Organized December 31.		Membership.		Risks in Force.		Assessments Levied.		Losses Paid.	
		No. of Companies Reporting.	Number Reported.	No. of Companies Reporting.	Amount Reported.	No. of Companies Reporting.	Amount Reported.	No. of Companies Reporting.	Amount Reported.
1860	3	1	470	2	$1,220,644				
1861	4	1	746	2	1,942,308			1	$1,065 00
1862	8	3	1,445	5	4,430,311			2	2,994 00
1863	24	12	6,338	16	12,365,545	1	$558 00	9	7,117 00
1864	24	14	9,405	21	24,036,524	2	2,678 00	15	12,091 00
1865	24	21	16,588	21	27,745,779	13	27,480 00	14	20,345 00
1866	24	23	21,079	23	36,479,752	17	40,617 00	19	37,385 00
1867	24	23	23,774	23	44,053,474	19	47,243 00	20	37,794 00
1868	24	22	26,044	22	49,413,549	18	60,117 00	17	45,317 00
1869	25	23	28,649	23	56,059,570	20	66,947 00	21	44,766 00
1870	27	27	32,051	27	63,261,456	23	112,211 00	24	90,647 00
1871	28	28	35,876	28	69,666,181	26	111,247 00	27	85,164 88
1872	31	31	39,273	31	75,508,267	28	140,719 00	27	104,096 56
1873	31	31	41,587	31	80,525,894	24	118,450 00	29	95,925 69
1874	35	35	44,038	35	85,618,781	25	135,678 00	28	109,330 55
1875	38	37	47,254	37	92,204,349	30	157,917 00	31	126,783 80
1876	40	40	51,549	40	98,687,036	30	164,645 00	36	150,266 66
1877	41	41	56,880	41	106,036,135	31	161,093 00	37	139,995 44
1878	47	47	62,593	47	112,662,690	36	167,384 00	39	139,997 78
1879	48	48	69,585	48	120,247,287	40	210,762 00	48	181,396 76
1880	51	50	76,016	50	129,812,108	46	209,833 06	47	188,652 17
1881	55	53	82,231	53	137,180,268	39	219,476 49	48	194,818 41
1882	59	52	87,032	52	114,007,489	44	199,494 39	49	177,767 44
1883	60	53	91,624	53	151,215,828	53	305,255 20	53	226,662 70
1884	61	52	88,738	52	149,168,962	46	276,095 51	51	242,764 78
1885	63	53	87,582	53	148,275,406	46	279,391 94	51	249,761 99
1886	67	55	91,114	55	152,606,856	46	294,909 90	53	259,650 88
1887	72	60	93,877	60	156,001,365	48	149,651 17	55	247,482 34
1888	76	63	99,999	63	163,158,299	55	354,408 32	56	300,343 62
1889	79	63	103,132	63	171,173,544	55	341,061 41	60	318,895 72
1890	85	67	110,234	67	179,084,577	43	348,738 36	63	405,079 87

Part II of this report, which will follow soon, will contain detailed statements of the life Insurance Companies, the Co-operative or Assessment Life and Accident Insurance Associations, and the Fidelity and Casualty Insurance Companies of this and other States, which were doing business in Michigan during the year 1890.

I desire to express my acknowledgment of the service rendered in preparing the statements and tables contained in this volume by Messrs. H. N. Lawrence, deputy commissioner, H. W. Walker, chief clerk, and Miss Van Wormer, assistant.

Respectfully,

HENRY S. RAYMOND,

Commissioner of Insurance.

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STATISTICAL TABLES

CONNECTED WITH

FIRE INSURANCE,

FOR THE YEAR 1890.

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TABLE I.—EXHIBIT OF FIRE AND INLAND

(*See Appendix to this Table*

Name.	Location.	Fire Risks Written.
Michigan Companies.		
Detroit Fire and Marine	Detroit	$3,106,269 00
Grand Rapids Fire Insurance Co.	Grand Rapids	4,753,500 00
Michigan Fire and Marine	Detroit	9,559,991 00
Totals—Michigan Companies		$22,419,760 00
Companies of Other States.		
Ætna	Hartford, Conn.	$4,242,495 00
Agricultural	Watertown, N. Y.	1,079,278 00
Alliance Insurance Association	New York, N. Y.	39,200 00
Amazon	Cincinnati, O.	1,110,026 00
American	Boston, Mass.	714,638 00
American	Newark, N. J.	713,830 00
American Central	St. Louis, Mo.	1,077,150 00
American Fire	New York, N. Y.	1,051,872 00
American Fire	Philadelphia, Pa.	5,083,744 00
[a]Anglo-Nevada Assurance Cor.	San Francisco, Cal.	
Artisans	Pittsburgh, Pa.	113,395 00
Aurora Fire and Marine	Cincinnati, O.	656,184 00
Broadway	New York, N. Y.	307,997 00
Boylston	Boston, Mass.	1,518,831 00
Buffalo, German	Buffalo, N. Y.	2,404,287 00
California	San Francisco, Cal.	1,255,346 00
Citizens'	New York, N. Y.	1,315,114 00
Citizens'	Pittsburg, Pa.	1,177,958 00
Commerce	Albany, N. Y.	539,317 00
Commonwealth	New York, N. Y.	231,000 00
Concordia Fire	Milwaukee, Wis.	1,992,835 00
Connecticut Fire	Hartford, Conn.	4,040,307 00
Continental	New York, N. Y.	4,154,454 00
Cooper	Dayton, O.	1,580,257 00
Delaware Mutual Safety	Philadelphia, Pa.	161,600 00
Dwelling House	Boston, Mass.	1,514,499 00
Eagle Fire	New York, N. Y.	316,650 00
Empire State	Rochester, N. Y.	383,099 00
Equitable Fire and Marine	Providence, R. I.	767,450 00
Eureka Fire and Marine	Cincinnati, O.	716,965 00
Exchange Fire	New York, N. Y.	513,108 00
Farmers' Fire	York, Pa.	645,567 00
Farragut Fire	New York, N. Y.	306,325 00
Firemen's	Dayton, O.	834,736 00
Firemen's	Newark, N. J.	443,590 00
Fireman's Fund	San Francisco, Cal.	3,570,265 77
Fire Association	Philadelphia, Pa.	3,482,000 00
Fire Ins. Co. of the County of Philadelphia	Philadelphia, Pa.	273,640 00
[a]Franklin	Columbus, O.	347,406 00
Franklin Fire	Philadelphia, Pa.	1,678,810 17

[a] Company withdrawn from State.

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INSURANCE BUSINESS IN MICHIGAN DURING 1890.

for Inland Business.)

Business.			Ratio of Loss Paid to		Average Premium Rate in Michigan on Fire Risks.
Premiums Received.	Losses Paid.	Losses Incurred.	Risks Written.	Premiums Received.	
$63,139 15	$36,273 13	$39,003 68	.0045	.464	.96
71,047 77	35,390 14	33,424 59	.0074	.498	1.49
111,030 32	51,742 88	55,007 09	.0054	.466	1.16
$280,217 24	$123,406 15	$127,435 31	.0055	.474	1.16
976,998 62	$36,164 76	$40,216 42	.0085	.469	1.81
10,206 91	4,475 27	6,085 85	.0041	.436	.96
615 05					1.56
15,125 68	16,475 42	18,210 56	.0148	1.089	1.36
3,956 62	4,226 86	5,765 20	.0059	.472	1.25
7,750 36	348 05	368 05	.0005	.045	1.08
12,848 18	3,384 18	3,384 18	.0081	.267	1.17
18,985 09	6,420 36	8,419 54	.0061	.338	1.80
70,180 00	64,937 74	65,468 00	.0128	.820	1.56
1,171 61	829 60	1,738 07	.0073	.708	1.08
7,307 13	1,402 05	1,402 05	.0021	.191	1.11
2,710 77	332 35	332 35	.0011	.122	.88
24,581 95	9,074 34	9,118 80	.0065	.401	1.63
26,898 00	15,578 18	15,194 13	.0064	.583	1.10
		15,870 55	.0104	.527	1.98
34,000 57	13,136 33	8,063 67	.0054	.381	1.44
18,904 98	7,228 67	28,000 71	.0195	1.096	1.78
21,013 34	23,042 82	5,331 81	.0098	.811	1.21
6,540 10	5,331 81				.83
1,986 11					
		12,653 84	.0063	.503	1.26
35,393 94	12,676 72	36,986 51	.0085	.540	1.59
64,194 37	34,677 85	57,366 49	.0122	.770	1.59
65,654 34	50,575 80	12,052 74	.0073	.485	1.50
22,774 82	11,535 37	70 00	.0004	.032	1.34
2,170 00	69 68				
		6,123 48	.0064	.345	.76
11,329 99	9,749 14	355 58	.0011	.115	.97
3,054 66	355 58	9,227 81	.0241	1.089	1.54
8,473 74	9,227 81	12,102 98	.0184	1.192	1.55
11,268 29	14,150 96	4,210 61	.0086	.027	1.31
9,115 61	2,501 96				
		6,951 94	.0052	.460	1.08
5,575 03	2,662 87	9,790 57	.0151	.948	1.59
10,900 35	9,764 57	1,636 78	.0050	.483	1.03
2,170 27	1,536 56	4,893 83	.0044	.378	1.18
9,469 43	3,718 38	1,349 20	.0030	.266	1.15
5,106 34	1,358 45				
		19,147 75	.0059	.443	1.36
45,766 55	21,411 69	40,447 49	.0108	.635	1.62
58,512 49	35,902 54	1,101 41	.0046	.297	1.58
6,328 56	1,284 16	2,936 21	.0084	.674	1.25
4,352 36	2,936 21	10,014 97	.0059	.394	1.57
25,365 79	9,989 89				

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TABLE I.—EXHIBIT OF FIRE AND INLAND INSURANCE

Name.	Location.	Fire Risks Written.
German	Freeport, Ill.	$2,981,102 00
German American	New York, N. Y.	3,970,396 00
[a]German American Fire	St. Paul, Minn.	
German Fire	Peoria, Ill.	518,002 00
German Fire	Pittsburgh, Pa.	460,342 00
Germania Fire	New York, N. Y.	2,808,685 00
[a]Germania Fire and Marine	Cincinnati, O.	
Girard Fire and Marine	Philadelphia, Pa.	1,863,223 00
Glens Falls	Glens Falls, N. Y.	1,089,690 00
Granite State Fire	Portsmouth, N. H.	580,897 00
Greenwich	New York, N. Y.	408,784 00
[a]Guardian Fire	New York, N. Y.	
Hanover Fire	New York, N. Y.	2,630,290 00
Hartford Fire	Hartford, Conn.	7,646,794 00
Hekla Fire	St. Paul, Minn.	86,967 00
Home	New York, N. Y.	9,583,405 00
Insurance Company of North America	Philadelphia, Pa.	5,406,184 00
Insurance Co. of the State of Pennsylvania	Philadelphia, Pa.	662,140 00
Jersey City	Jersey City, N. J.	264,950 00
Kings County Fire	Brooklyn, N. Y.	249,950 00
Liberty	New York, N. Y.	1,509,458 00
Manufacturers and Builders' Fire	New York, N. Y.	869,322 00
Manufacturers and Merchants'	Pittsburgh, Pa.	212,425 00
Mechanics'	Philadelphia, Pa.	456,076 00
[a]Mercantile	Cleveland, O.	
Mercantile Fire and Marine	Boston, Mass.	818,067 00
Merchants'	Newark, N. J.	1,672,462 67
Merchants'	Providence, R. I.	703,800 00
Milwaukee Mechanics'	Milwaukee, Wis.	2,322,579 00
National Fire	Hartford, Conn.	3,877,150 00
National Fire	New York, N. Y.	187,540 00
Newark Fire	Newark, N. J.	596,494 00
New Hampshire Fire	Manchester, N. H.	2,159,188 00
New York Fire	New York, N. Y.	242,240 00
New York Bowery Fire	New York, N. Y.	1,150,722 00
Niagara Fire	New York, N. Y.	3,880,881 00
North American	Boston, Mass.	166,581 00
Northwestern National	Milwaukee, Wis.	3,263,695 00
Ohio	Dayton, O.	1,025,520 00
Ohio Farmers	Le Roy, O.	15,689,742 00
Orient	Hartford, Conn.	2,560,572 00
Pacific Fire	New York, N. Y.	507,024 00
Packers and Provision Dealers'	Chicago, Ill.	229,665 00
Park Fire	New York, N. Y.	93,066 00
Pennsylvania Fire	Philadelphia, Pa.	1,937,270 00
People's	Pittsburgh, Pa.	663,772 51
People's Fire	Manchester, N. H.	1,233,092 00
People's Fire	New York, N. Y.	433,056 00
Phenix	Brooklyn, N. Y.	5,500,331 00
Phœnix	Hartford, Conn.	7,067,225 00
Providence Washington	Providence, R. I.	1,144,937 00
Prudential	Boston, Mass.	66,956 62
[a]Prudential Fire	New York, N. Y.	
Reading Fire	Reading, Pa.	422,621 00
Rochester German	Rochester, N. Y.	2,339,536 00
Rutgers Fire	New York, N. Y.	414,913 00
Security Fire	Cincinnati, O.	716,965 00
Security	New Haven, Conn.	2,548,946 00
Springfield Fire and Marine	Springfield, Mass.	3,301,590 00
Spring Garden	Philadelphia, Pa.	346,625 00

[a] Company withdrawn from State.

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BUSINESS IN MICHIGAN DURING 1890.—*Continued.*

Business.			Ratio of Loss Paid to		Average Premium Rate in Michigan on Fire Risks.
Premiums Received.	Losses Paid.	Losses Incurred.	Risks Written.	Premiums Received.	
$50,538 49	$30,004 18	$29,633 66	.0106	.598	1.69
61,356 55	18,828 86	21,738 58	.0047	.307	1.54
10,360 84	11,619 95	11,219 95	.0224	1.121	2.00
5,549 59	3,646 18	3,658 68	.0079	.657	1.25
42,716 91	21,230 82	23,111 60	.0075	.497	1.52
19,352 24	7,478 04	8,223 88	.0040	.386	1.03
10,600 55	1,862 39	1,862 39	.0017	.175	.97
8,126 80	3,329 66	3,004 66	.0057	.410	1.40
6,812 64	850 04	850 04	.0021	.125	1.66
826 62	300 00	300 00		.363	
37,929 86	14,457 33	16,167 33	.0051	.381	1.44
97,159 84	67,261 85	68,386 85	.0068	.692	1.27
1,622 08					1.86
114,590 44	69,117 83	66,472 34	.0072	.603	1.20
85,029 10	53,714 78	52,617 92	.0099	.632	1.57
8,037 44	3,259 43	3,805 71	.0049	.405	1.21
2,726 14	400 00	400 00	.0015	.146	1.08
2,642 11	441 41	441 41	.0017	.167	1.06
31,858 76	18,298 85	19,047 32	.0121	.574	2.11
9,162 00	2,165 04	5,253 26	.0025	.236	1.05
2,082 45	1,023 83	1,073 95	.0048	.508	.95
5,144 60	2,950 76	3,075 76	.0065	.573	1.13
10,934 49	4,257 05	5,211 06	.0052	.389	1.34
22,504 90	8,141 00	8,972 32	.0048	.361	1.34
10,628 08	10,933 61	8,885 63	.0155	1.028	1.51
31,563 16	18,747 49	18,747 49	.0067	.594	1.36
63,032 27	40,870 93	38,513 24	.0105	.648	1.62
2,529 46	1,142 86	2,642 86	.0060	.451	1.34
8,353 20	5,019 90	6,562 65	.0084	.601	1.40
24,546 01	16,633 10	13,447 30	.0077	.677	1.13
3,847 52					1.59
13,411 78	14,239 07	13,458 15	.0123	1.061	1.16
74,869 02	44,770 89	44,837 51	.0115	.598	1.93
1,695 85	2,701 85	2,701 85	.0162	1.594	1.02
25,586 44	15,688 28	11,096 44	.0048	.440	1.09
12,781 76	9,008 48	9,008 48	.0087	.704	1.24
129,505 53	72,768 26	72,768 26	.0046	.521	.88
41,879 25	23,104 30	24,911 21	.0090	.552	1.63
5,595 64	4,643 81	3,393 81	.0091	.830	1.14
4,407 37	745 21	745 21	.0032	.169	1.91
848 20	325 00	325 00	.0035	.383	.91
25,072 62	23,473 30	27,007 73	.0121	.670	1.81
10,297 70	9,680 09	10,456 20	.0146	.940	1.55
14,847 28	8,468 34	11,319 99	.0068	.583	1.20
4,730 25	3,465 78	3,232 50	.0080	.732	1.09
82,531 44	40,060 66	41,800 02	.0073	.480	1.52
93,596 49	51,177 26	49,646 98	.0072	.547	1.32
14,284 35	10,083 05	10,104 05	.0068	.705	1.24
2,819 85	3,726 71	5,726 71	.0556	1.322	4.21
4,783 82	5,490 66	5,490 66	.0129	1.148	1.13
28,828 90	16,926 92	18,136 92	.0072	.587	1.23
4,457 09	61 16	61 16	.0001	.014	1.07
9,415 81	2,591 96	4,210 61	.0036	.275	1.31
30,010 28	15,989 12	19,335 66	.0063	.533	1.18
56,962 20	36,364 38	38,636 39	.0110	.638	1.72
2,980 66	6,299 69	5,299 69	.0182	2.128	.85

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TABLE I.—EXHIBIT OF FIRE AND INLAND INSURANCE

Name.	Location.	Fire Risks Written.
Southern California	Los Angeles, Cal.	$125,950 00
Standard Fire	New York, N. Y.	231,625 00
State Investment and Insurance Co.	San Francisco, Cal.	2,596,436 00
St. Paul Fire and Marine	St. Paul, Minn.	1,643,489 00
St. Paul German	St. Paul, Minn.	1,193,364 00
Sun	San Francisco, Cal.	835,681 00
Syndicate	Minneapolis, Minn.	611,680 00
Teutonia Fire	Philadelphia, Pa.	140,595 00
Teutonia Fire and Marine	Dayton, O.	780,225 00
Traders	Chicago, Ill.	2,492,729 00
Union	Philadelphia, Pa.	872,937 00
Union	San Francisco, Cal.	1,207,837 00
Union Fire	Buffalo, N. Y.	233,592 00
United Firemen's	Philadelphia, Pa.	464,670 00
United States Fire	New York, N. Y.	534,125 00
Western	Pittsburg, Pa.	485,256 00
Westchester Fire	New York, N. Y.	3,823,207 00
Williamsburgh City Fire	Brooklyn, N. Y.	1,668,010 00
Totals—Companies of other States		$185,345,342 74
MUTUAL COMPANIES OF OTHER STATES.		
Commercial Mutual (marine)	New York, N. Y.	
a Minneapolis Mutual	Minneapolis, Minn.	
a Mutual Fire	New York, N. Y.	
Protection Mutual Fire	Chicago, Ill.	$239,910 00
a Western Manufacturers' Mutual	Chicago, Ill.	
Totals—Mutual companies		$239,910 00
Companies of Foreign Governments.		
British America Assurance Co.	Toronto, Can.	$1,729,810 00
b British and Foreign Marine (limited)	Liverpool, Eng.	
City of London Fire (limited)	London, Eng.	129,425 00
Caledonian	Edinburgh, Scot.	406,699 00
Commercial Union Assurance Co.	London, Eng.	6,201,866 00
Guardian Fire and Life Assurance Co.	London, Eng.	1,455,651 68
Hamburg Bremen, Fire	Hamburg, Ger.	1,902,030 00
Imperial Fire	London, Eng.	1,763,967 00
Lancashire	Manchester, Eng.	2,428,323 00
Lion Fire	London, Eng.	1,281,475 00
Liverpool and London and Globe	Liverpool, Eng.	5,720,923 00
London Assurance Corporatian	London, Eng.	1,729,677 00
London & Lancashire, Fire	Liverpool, Eng.	2,747,790 00
Manchester Fire Assurance Company	Manchester, Eng.	77,300 00
b Mannheim	Mannheim, Ger.	
b Marine (limited)	London, Eng.	
North British and Mercantile	London, Eng.	5,525,046 00
Northern Assurance Co.	London, Eng.	2,270,868 46
Norwich Union Fire	Norwick, Eng.	2,466,810 00
Phœnix Assurance Co.	London, Eng.	2,700,570 02
Queen	Liverpool, Eng.	2,446,398 00
b Reliance Marine	Liverpool, Eng.	
Royal	Liverpool, Eng.	2,674,797 95
b Sea	Liverpool, Eng.	
Scottish Union and National	Edinburgh	735,675 00

a Company withdrawn from the State.
b Did marine and inland insurance only.

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BUSINESS IN MICHIGAN DURING 1890.—*Continued.*

Business.			Ratio of Loss Paid to		Average Premium Rate in Michigan on Fire Risks.
Premiums Received.	Losses Paid.	Losses Incurred.	Risks Written.	Premiums Received.	
$2,699 90	$932 52	$958 84	.0074	.358	2.10
2,252 76	90 00	73 62	.0004	.040	.97
47,599 43	10,099 00	16,193 11	.0039	.212	1.83
28,234 50	22,058 66	22,417 34	.0134	.777	1.72
11,159 61	4,027 33	5,087 75	.0083	.369	.93
3,772 41	409 60	409 60	.0012	.108	1.12
10,071 21	4,546 64	5,688 97	.0074	.451	1.64
1,302 02	----	12 50	----	----	.92
9,318 99	3,870 40	3,870 40	.0049	.415	1.19
49,963 72	41,618 08	36,901 06	.0167	.833	2.00
13,751 29	7,793 95	8,465 87	.0089	.566	1.57
21,054 10	19,966 24	22,365 50	.0165	.948	1.74
3,092 74	706 78	706 78	.0029	.228	1.29
5,751 78	2,701 07	2,701 07	.0058	.470	1.24
4,896 90	413 56	413 56	.0008	.084	.91
5,600 71	1,346 61	4,744 84	.0028	.240	1.15
52,110 47	32,475 02	35,892 97	.0085	.623	1.36
16,352 12	9,946 22	9,946 22	.0059	.608	.98
$2,573,450 12	$1,472,297 38	$1,531,292 61	.0079	.572	1.39
----	----	----	----	----	----
----	----	----	----	----	----
----	----	----	----	----	----
$2,466 31	$49 95	$49 95	.0002	.020	1.02
----	----	----	----	----	----
$2,466 31	$49 95	$49 95	.0002	.020	1.02
$32,857 08	$29,843 97	$29,127 51	.0172	.908	1.89
2,803 98	2,726 51	2,226 51	.0210	.973	2.16
8,258 32	874 20	1,174 20	.0021	.106	2.04
97,696 08	72,451 20	77,709 55	.0117	.742	1.57
23,891 76	9,215 25	10,762 25	.0063	.385	1.64
32,650 25	10,522 64	9,082 64	.0055	.322	1.72
35,802 08	28,604 98	23,194 28	.0162	.777	2.08
44,565 58	30,052 57	38,307 03	.0124	.669	1.84
14,358 71	23,214 78	24,432 14	.0181	1.616	1.12
99,263 54	56,700 38	55,130 38	.0099	.570	1.74
27,844 26	22,981 59	28,683 59	.0132	.825	1.61
38,335 62	35,619 88	42,015 95	.0129	.611	2.12
1,898 07	----	----	----	----	2.46
----	----	----	----	----	----
96,599 27	76,433 74	77,541 18	.0138	.791	1.75
49,315 65	16,401 60	18,408 28	.0072	.407	1.79
48,282 04	26,190 02	29,891 31	.0106	.542	1.95
43,345 68	10,921 62	13,152 00	.0040	.252	1.60
33,204 59	40,540 72	41,069 72	.0165	.760	2.18
38,453 55	28,669 75	28,554 75	.0107	.737	1.45
16,096 24	15,251 35	18,208 82	.0207	.947	2.19

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TABLE I.—EXHIBIT OF FIRE AND INLAND INSURANCE

Name.	Location.	Fire Risks Written.
b Standard Marine	Liverpool, Eng.	
Sun Fire Office	London, Eng.	$8,480,800 00
Transatlantic Fire	Hamburg, Ger.	834,962 00
b Union Marine (limited)	Liverpool, Eng.	
Western Assurance Co.	Toronto, Can.	1,604,295 00
Totals—Foreign companies		$57,315,159 11
Totals—Companies of other states		185,345,342 74
Totals—Michigan companies		22,419,760 00
Aggregate of stock companies		$265,080,261 85
Mutual companies of other states		239,910 00
Totals—Stock and Mutual companies		$265,320,171 85

b Did marine and inland insurance only.

APPENDIX TO TABLE I.

Name.	Location.	Inland Risks Written.
Detroit Fire and Marine	Detroit	$2,352,172 00
Michigan Fire and Marine	Grand Rapids	2,306,982 00
Ætna	Hartford, Conn.	1,231,640 00
Commercial Mutual (marine)	New York	564,301 00
Exchange Fire	New York	2,140 00
Greenwich	New York	9,000 00
Insurance Co. of North America	Philadelphia	388,398 00
Manufacturers and Merchants'	Pittsburgh	
Security	New Haven	2,750 00
St. Paul Fire and Marine	St. Paul	131,340 00
British Foreign and Marine	Liverpool	6,006,389 00
Commercial Union Assurance	London	793,764 00
London Assurance	London	626,441 33
Mannheim	Mannheim, Ger.	213,291 00
Marine (limited)	London	1,932,355 00
Reliance Marine	Liverpool	138,780 00
Sea	Liverpool	129,083 00
Standard Marine	Liverpool	526,768 00
Union Marine (limited)	Liverpool	3,211,229 00
Western Assurance	Toronto	865,546 76
Totals		$21,522,370 09

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BUSINESS IN MICHIGAN DURING 1890.—*Concluded.**

Business.			Ratio of Loss Paid to		Average Preminm Rate in Michigan on Fire Risks.
Premiums Received.	Losses Paid.	Losses Incurred.	Risks Written.	Premiums Received.	
$80,008 21	$31,396 87	$42,221 53	.0004	.392	.94
9,678 34	5,578 67	8,029 18	.0067	.576	1.16
26,061 92	19,522 17	19,522 17	.0122	.749	1.62
$934,171 70	$598,709 46	$638,412 97	.0104	.635	1.63
2,573,459 12	1,472,297 38	1,531,292 61	.0079	.572	1.39
260,217 24	123,406 15	127,435 31	.0065	.474	1.16
$3,767,848 06	$2,189,412 99	$2,297,140 89	.0082	.581	1.42
2,466 31	49 95	49 95	.0002	.020	1.02
$3,770,314 37	$2,189,462 94	$2,297,190 84	.0082	.581	1.42

* See appendix for inland business.

APPENDIX TO TABLE I.

Marine Business.			Ratio of Loss Paid to		Average Premium Rate in Michigan on Inland Risks.
Premiums Received.	Losses Paid.	Losses Incurred.	Risks Written.	Premiums Received.	
$31,862 55	$17,153 93	$10,070 68	.0073	.538	1.35
68,373 49	53,684 64	37,531 20	.0224	.785	2.85
4,061 48	3,620 40	3,620 40	.0029	.896	.33
17,256 89	25,207 71	25,585 07	.0447	1.460	3.06
10 83					.50
22 50					.25
5,973 01	345 17	345 17	.0009	.058	1.54
	1,250 00				
15 00					.54
970 48	35 43	35 43	.0002	.036	.73
30,194 18	10,202 32	10,101 52	.0017	.337	.50
20,056 61	26,913 43	26,913 43	.0339	1.341	2.53
15,267 52	14,618 61	14,618 61	.0233	.957	2.43
959 65	647 36	647 36	.0080	.675	.45
16,009 62	19,084 25	19,458 60	.0098	1.189	.82
4,121 55	15,052 29	15,052 29	.1084	.365	2.97
8,365 04	7,480 06	7,508 49	.0575	2.208	2.66
13,498 43	2,320 37	2,320 37	.0044	.172	2.56
1,412 21	13,252 28	14,627 08	.0041	9.385	.64
2,561 39	2,982 09	1,226 80	.0034	1.164	.30
$236,012 43	$213,750 34	$189,657 45	.0099	.905	1.09

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TABLE II.—*Summary of the Standing of Stock Fire and Fire Marine Insurance*

Name and Location.	Paid Capital.	Admitted Assets (Excluding Special Deposits)	Liabilities. Re-Insurance Reserve.	Liabilities. Unpaid Losses.
Michigan Companies.				
Detroit Fire and Marine, Detroit	$350,000	$1,086,721 00	$135,660 57	$8,967 85
Grand Rapids Fire Insurance Co., Grand Rapids	200,000	327,364 35	71,536 15	4,174 65
Michigan Fire and Marine, Detroit	400,000	822,891 42	262,870 28	13,104 66
Totals—Michigan Companies	$950,000	$2,186,976 77	$470,067 00	$26,247 16
Companies of Other States.				
Ætna, Hartford, Conn.	$4,000,000	$10,193,072 04	*$2,341,288 98	$214,492 02
Agricultural, Watertown, N. Y.	500,000	2,059,998 86	1,279,712 16	74,165 61
Alliance Insurance Association, New York, N. Y.	200,000	375,651 79	114,009 53	9,200 00
Amazon, Cincinnati, O.	300,000	539,439 40	180,897 37	31,551 21
American, Boston, Mass.	300,000	582,834 33	178,427 77	28,797 90
American, Newark, N. J.	600,000	2,115,889 14	400,077 79	32,100 80
American Central, St. Louis, Mo.	600,000	1,472,081 88	456,806 94	42,721 82
American Fire, New York, N. Y.	400,000	1,365,262 88	470,319 34	44,875 39
American Fire, Philadelphia, Pa.	500,000	2,875,394 07	*1,762,796 48	272,494 87
Artisans, Pittsburgh, Pa.	100,000	147,806 45	21,009 62	5,007 59
Aurora Fire and Marine, Cincinnati, O.	100,000	182,299 45	68,566 81	4,334 06
Broadway, New York, N. Y.	200,000	478,042 84	55,217 85	3,750 00
Boylston, Boston, Mass.	557,200	924,094 13	224,759 22	23,529 68
Buffalo German, Buffalo, N. Y.	200,000	1,472,196 71	344,067 43	27,222 26
California, San Francisco, Cal.	600,000	1,234,679 24	511,917 53	68,711 00
Citizens', New York, N. Y.	300,000	1,108,404 52	496,714 94	38,972 88
Citizens', Pittsburgh, Pa.	500,000	754,072 40	172,542 55	23,586 03
Commerce, Albany, N. Y.	200,000	352,976 09	68,911 89	9,180 00
Commonwealth, New York, N. Y.	500,000	694,335 78	108,224 34	20,951 58
Concordia Fire, Milwaukee, Wis.	200,000	569,843 83	260,669 80	8,164 82
Connecticut Fire, Hartford, Conn.	1,000,000	2,275,392 50	807,322 85	124,165 11
Continental, New York, N. Y.	1,000,000	5,455,448 84	2,501,365 84	230,916 02
Cooper, Dayton, O.	100,000	302,211 41	108,109 09	8,027 82
Delaware Mutual Safety, Philadelphia, Pa.	702,875	1,504,386 31	*239,122 88	48,501 00
Dwelling House, Boston, Mass.	300,000	560,055 97	229,416 31	12,742 16
Eagle Fire, New York, N. Y.	300,000	1,152,992 34	126,775 19	15,392 78
Empire State, Rochester, N. Y.	200,000	340,862 06	97,570 05	15,176 02
Equitable Fire and Marine, Providence, R. I.	300,000	589,610 92	177,468 92	14,504 00
Eureka Fire and Marine, Cincinnati, O.	100,000	272,441 63	61,638 87	7,078 00
Exchange Fire, New York, N. Y.	200,010	373,340 87	118,562 08	35,011 00
Farmers' Fire, York, Pa.	200,000	586,350 20	*305,333 12	26,111 00
Farragut Fire, New York, N. Y.	200,000	430,547 38	117,772 00	5,540 51
Firemen's, Dayton, O.	250,000	486,711 64	147,879 14	13,710 31
Firemen's, Newark, N. J.	600,000	1,795,444 73	215,495 40	14,382 22
Fireman's Fund, San Francisco, Cal.	1,000,000	2,580,389 92	954,305 05	82,113 33
Fire Association, Philadelphia, Pa.	500,000	4,691,979 46	*3,284,707 29	161,516 09
Fire Insurance Co. of the county of Philadelphia, Philadelphia, Pa.	400,000	901,253 74	*316,797 27	24,312 05
Franklin Fire, Philadelphia, Pa.	400,000	3,213,230 40	*1,879,356 82	48,079 69
German, Freeport, Ill.	200,000	2,548,996 91	1,711,639 33	73,190 30
German American, New York, N. Y.	1,000,000	5,474,893 56	2,042,118 65	197,292 26
German Fire, Peoria, Ill.	300,000	428,976 50	100,062 53	9,306 24
German Fire, Pittsburgh, Pa.	200,000	501,790 92	185,262 69	18,198 59
Germania Fire, New York, N. Y.	1,000,000	2,991,615 43	1,060,448 23	98,560 02
Girard Fire and Marine, Philadelphia, Pa.	300,000	1,531,644 52	*691,220 10	21,002 51
Glens Falls, Glens Falls, N. Y.	200,000	1,859,541 69	595,908 60	22,833 55

* Includes entire deposit on perpetuals.

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Companies of this and other States doing business in the State of Michigan, Dec. 31, 1890.

Liabilities. Other Liabilities.	Liabilities. Total Liabilities, Including Capital and Excluding Liabilities on Special Deposits.	Surplus as Regards Policy-Holders.	Surplus over or Impairment of Capital.	Assets not Admitted.	Liabilities on Special Deposits.	Special Deposits.
$4,817 91	$499,446 33	$837,274 67	$587,274 67			
1,077 38	276,788 18	250,576 17	50,576 17			
	675,974 94	546,916 48	146,916 48			
$5,895 29	$1,452,209 45	$1,684,767 32	$734,757 32			
806,290 62	$6,528,688 20	$7,664,383 84	$3,664,383 84		$113,383 37	$264,425 00
19,540 00	1,727,417 77	832,581 09	332,581 09		145,000 00	166,600 00
4,045 66	327,255 19	248,396 60	48,396 60			
4,383 68	510,409 28	329,080 12	29,080 12			
9,414 64	515,640 31	367,194 02	67,194 02			
15,130 82	1,047,909 41	1,668,579 73	1,068,579 73	70,583 06		
11,010 80	1,110,539 56	961,542 32	361,542 32			
43,734 97	958,929 70	806,333 18	406,333 18	200 00		
2,249 40	2,587,880 75	837,513 32	337,513 32			75,000 000
301 50	126,408 71	121,397 74	21,397 74			
66 62	172,967 49	109,331 96	9,331 96			
3,924 60	262,892 45	415,150 39	215,150 39			
17,731 75	823,240 65	658,053 48	100,853 48			
11,005 56	582,385 25	1,089,811 46	889,811 46			
6,321 51	1,176,240 12	658,439 12	58,439 12		11,209 92	50,000 00
17,158 87	843,986 42	564,418 10	264,418 10		8,860 27	40,000 00
6,329 84	702,450 42	551,621 98	51,621 98			
1,738 91	279,890 80	273,145 29	73,145 29			
3,867 21	628,063 13	566,272 65	66,272 65			
7,382 00	476,216 62	293,627 21	93,627 21			
	1,863,566 96	1,411,825 54	411,825 54		67,921 00	225,000 00
28,406 93	3,944,015 87	2,511,432 97	1,511,432 97		41,312 92	132,500 00
1,134 88	217,271 79	184,939 62	84,939 62			
51,859 50	1,041,358 47	1,165,402 84	462,527 84			
5,460 00	547,618 47	312,437 50	12,437 50			
	455,120 99	997,871 35	697,871 35			
12,953 02	312,746 07	228,115 99	28,115 99			
	495,466 42	394,144 50	94,144 50			
3,468 50	172,081 92	200,359 71	100,359 71			
3,365 05	358,620 88	214,729 99	14,719 99			
5,697 80						
	534,103 80	252,246 40	52,246 40			
2,659 68	328,142 13	302,405 25	102,405 25	4,000 00		
4,829 62	413,729 77	322,981 87	72,981 87			
2,140 32	836,161 30	1,559,283 43	959,283 43			
6,283 68	2,058,511 28	1,521,878 64	521,878 64		16,622 48	50,000 00
28,715 38						
	3,917,718 95	1,274,260 51	774,260 51	104,440 00	28,504 48	50,000 00
	749,389 44	551,864 30	151,864 30			
9,280 12	2,337,143 87	1,276,086 53	876,086 53			
9,707 96	2,007,282 50	736,714 41	536,714 41			
22,452 87	3,250,771 39	3,224,122 17	2,224,122 17		52,563 42	125,000 00
69,923 90						
	410,022 14	318,954 36	18,954 36			
658 37	410,811 43	290,979 49	90,979 49			
7,949 95	2,156,101 24	1,835,514 09	835,514 09		31,299 89	75,000 00
24,392 98	1,051,933 07	779,711 45	479,711 45	53,960 00		
30,710 46	835,782 01	1,223,759 68	1,023,759 68	1,507 83		35,000 00
17,889 95						

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TABLE II.—SUMMARY OF STANDING OF COMPANIES.—*Continued.*

Name and Location.	Paid Capital.	Admitted Assets (Excluding Special Deposits)	Liabilities. Re-Insurance Reserve.	Liabilities. Unpaid Losses.
Companies of Other States.				
Granite State Fire, Portsmouth, N. H.	$200,000	$459,452 80	$205,281 09	$14,913 87
Greenwich, New York, N. Y.	200,000	1,526,035 43	733,389 90	223,492 26
Hanover Fire, New York, N. Y.	1,000,000	2,502,940 63	924,584 80	79,095 30
Hartford Fire, Hartford, Conn.	1,250,000	6,351,616 13	2,418,340 99	250,849 46
Hekla Fire, St. Paul, Minn.	200,000	301,559 98	85,529 83	11,749 94
Home, New York, N. Y.	3,000,000	8,966,192 58	3,762,460 00	570,096 72
Insur'e Co. of North America, Philadelphia, Pa.	3,000,000	8,613,152 41	*3,359,805 55	205,888 00
Ins. Co. of the State of Pa., Philadelphia, Pa.	200,000	703,189 23	*413,167 79	19,077 00
Jersey City, Jersey City, N. J.	250,000	488,353 04	110,131 76	9,810 50
Kings County Fire, Brooklyn, N. Y.	150,000	370,088 94	36,013 87	9,851 83
Liberty, New York, N. Y.	800,000	1,447,078 63	513,702 47	50,563 85
Manuf'rs and Builders' Fire, New York, N. Y.	200,000	506,923 13	149,018 84	31,051 50
Manuf'rs and Merchants', Pittsburgh, Pa.	250,000	381,955 37	56,873 51	6,923 72
Mechanics', Philadelphia, Pa.	250,000	717,635 77	*293,904 03	19,800 00
Mercantile Fire and Marine, Boston, Mass.	400,000	641,629 51	95,753 22	18,695 04
Merchants', Newark, N. J.	400,000	1,570,449 25	610,524 11	88,945 84
Merchants', Providence, R. I.	200,000	501,198 07	168,476 95	28,079 32
Milwaukee Mechanics', Milwaukee, Wis.	200,000	1,787,193 04	482,571 18	23,311 47
National Fire, Hartford, Conn.	1,000,000	2,538,408 19	883,165 47	89,977 71
National Fire, New York, N. Y.	200,000	389,987 14	121,393 74	21,074 83
Newark Fire, Newark, N. J.	250,000	718,136 25	150,082 01	9,916 10
New Hampshire Fire, Manchester, N. H.	600,000	1,659,157 79	600,897 16	84,651 56
New York Fire, New York, N. Y.	200,000	328,844 13	99,204 36	11,020 09
New York Bowery Fire, New York, N. Y.	300,000	652,178 36	244,749 14	42,142 27
Niagara Fire, New York, N. Y.	500,000	2,572,480 85	1,428,626 51	206,245 76
North American, Boston, Mass.	200,000	358,364 42	127,434 74	9,713 42
Northwestern National, Milwaukee, Wis.	600,000	1,579,917 17	535,651 17	31,773 53
Ohio, Dayton, O.	150,000	221,109 32	35,028 74	3,397 92
Ohio Farmers, LeRoy, O.	200,000	1,654,230 64	1,213,188 24	20,681 90
Orient, Hartford, Conn.	1,000,000	1,892,311 86	669,940 89	92,589 05
Pacific Fire, New York, N. Y.	200,000	719,075 72	184,073 04	25,884 19
Packers and Provision Dealers', Chicago, Ill.	250,000	317,589 60	44,078 47	6,833 92
Park Fire, New York, N. Y.	200,000	233,583 00	26,163 65	2,400 00
Pennsylvania Fire, Philadelphia, Pa.	400,000	3,480,860 45	*1,606,537 82	90,270 46
People's, Pittsburgh, Pa.	200,000	295,106 94	89,548 54	25,086 93
People's Fire, Manchester, N. H.	350,000	761,873 42	309,223 50	35,784 11
People's Fire, New York, N. Y.	200,000	322,804 96	88,010 94	17,861 48
Phenix, Brooklyn, N. Y.	1,000,000	5,136,335 84	3,243,416 13	173,560 10
Phœnix, Hartford, Conn.	2,000,000	5,449,814 73	1,813,903 88	293,831 17
Providence Washington, Providence, R. I.	400,000	1,324,548 37	781,668 58	119,756 79
Prudential, Boston, Mass.	200,000	274,329 79	61,448 52	17,876 22
Reading Fire, Reading, Pa.	250,000	640,919 12	*199,109 51	34,787 56
Rochester German, Rochester, N. Y.	200,000	790,729 52	347,904 75	28,065 85
Rutgers Fire, New York, N. Y.	200,000	385,652 61	43,227 16	4,797 95
Security, Cincinnati, O.	150,000	239,361 85	52,801 95	6,853 00
Security, New Haven, Conn.	250,000	722,443 47	345,406 96	43,068 51
Springfield Fire and Marine, Springfield, Mass.	1,500,000	3,604,147 60	1,248,488 93	165,968 90
Spring Garden, Philadelphia, Pa.	400,000	1,359,900 84	*613,909 21	34,256 16
Southern California, Los Angeles, Cal.	200,000	354,189 70	119,540 35	18,337 17
Standard Fire, New York, N. Y.	200,000	353,202 89	39,752 74	4,977 36
State Investm't and Ins. Co., San Francisco, Cal.	400,000	624,948 47	227,279 41	22,704 33
St. Paul Fire and Marine, St. Paul, Minn.	500,000	1,795,831 13	745,370 03	57,203 69
St. Paul German, St. Paul, Minn.	300,000	651,504 57	220,883 32	55,278 95
Sun, San Francisco, Cal.	300,000	484,214 82	176,653 95	30,398 14
Syndicate, Minneapolis, Minn.	250,000	391,498 29	115,838 01	7,697 63
Teutonia Fire, Philadelphia, Pa.	200,000	267,444 55	*40,296 66	1,102 50
Teutonia Fire and Marine, Dayton, O.	100,000	415,087 35	70,598 71	----------
Traders, Chicago, Ill.	500,000	1,356,406 09	400,364 11	48,989 77

* Includes entire deposits on perpetuals.

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TABLE II.—SUMMARY OF STANDING OF COMPANIES.—*Continued.*

Liabilities. Other Liabilities.	Liabilities. Total Liabilities, Including Capital and Excluding Liabilities on Special Deposits.	Surplus as Regards Policy-Holders.	Surplus over or Impairment of Capital.	Assets not Admitted.	Liabilities on Special Deposits.	Special Deposits.
$13,938 53	$434,123 49	$225,319 31	$25,319 31			
38,000 00	1,185,921 80	540,113 63	340,113 63		$8,960 36	$25,000 00
37,996 59	2,013,956 46	1,488,984 17	488,984 17		17,720 53	75,000 00
45,000 00	3,792,607 82	3,809,008 31	2,559,008 31		171,582 63	225,000 00
2,831 48	300,111 25	201,448 73	1,448 73			
317,188 64	7,596,776 28	4,429,416 30	1,429,416 30		112,969 08	125,000 00
4,714 50	6,508,875 55	5,104,776 86	2,104,776 86	$163,368 42	62,032 80	175,000 00
15,000 00	647,244 79	255,944 44	55,944 44	990 07		
1,248 00	370,685 26	317,667 78	67,667 78			
2,500 07	198,455 77	321,633 17	171,633 17			
38,192 01	1,402,448 33	844,630 30	44,630 30			
43,317 63	423,287 97	283,535 16	83,535 16			
1,302 76	315,189 99	316,765 38	66,765 38	1,347 00		
9,582 85	573,266 88	394,368 89	144,368 89			
9,206 57	523,844 83	517,784 68	117,784 68			
44,380 89	1,114,089 39	856,409 86	456,409 86		29,691 45	30,500 00
3,386 70	399,953 06	301,240 01	101,240 01	500 00		
10,970 63	716,853 28	1,220,389 76	1,020,389 76			
38,122 82	1,995,256 39	1,543,146 80	543,146 80		12,109 61	81,810 00
6,101 92	348,570 39	241,416 75	41,416 75			
11,976 45	421,874 56	546,261 69	296,261 69			
12,670 38	1,299,019 10	960,138 69	360,138 69			
1,564 20	313,788 65	215,055 48	15,055 48			
27,820 97	614,712 38	337,465 98	37,465 98			
59,945 11	2,166,804 74	905,676 11	405,676 11		28,012 64	50,000 00
4,401 21	341,599 37	216,765 05	16,765 05			
18,393 72	1,185,817 42	994,099 75	394,099 75			
1,083 40	189,990 06	181,119 26	31,119 26			
	1,433,870 14	420,360 50	220,360 50			
36,238 65	1,778,479 38	1,113,832 48	113,832 48		22,289,21	85,150 00
14,518 56	423,975 79	495,099 93	295,099 93			
937 88	301,750 27	265,839 33	15,839 33			
886 66	229,230,31	204,352 69	4,352 69			
3,300 00	2,096,005 11	1,734,855 34	1,334,855 34		4,308 17	54,450 00
286 83	314,904 30	180,202 64	-19,797 36			
17,984 16	712,891 77	398,981 65	48,981 65			
8,703 69	314,576 11	208,228 85	8,228 85			
300,655 19	4,539,908 15	1,596,427 69	596,427 69		117,723 27	175,000 00
	4,060,817 53	3,388,997 20	1,388,997 20		46,917 52	175,000 00
	1,301,425 37	423,123 00	23,123 00			
		190,000 70	-9,999 30			
5,004 85	284,329 09	405,015 73	155,015 73			
2,006 82	485,903 39	395,376 25	195,376 25		16,537 85	60,000 00
35,820 52	595,353 27	327,127 50	127,127 50			
10,560 00	258,525 11	177,145 20	27,145 20			
2,561 70	212,216 65					
		316,782 23	66,782 23			
17,195 77	655,661 24	2,155,350 26	655,350 26			
34,330 51	2,948,797 34	710,912 42	310,912 42	1,374 94		
823 05	1,048,988 42	209,000 56	9,000 56			
7,311 62	345,189 14	305,050 23	105,050 23			
3,422 56	248,152 66					
		376,236 76	-23,763 24		8,729 50	50,000 00
7,457 47	648,711 71	998,257 41	498,257 41			75,000 00
	1,302,573 72	372,595 45	72,595 45	1,944 89		
2,746 85	578,909 12	276,627 07	-23,372 93	1,600 00	11,261 57	50,000 00
11,797 23	507,587 75	267,962 65	17,962 65			
	373,535 64					
		225,470 39	25,470 39			
375 00	241,974 16	340,561 30	240,561 30			
1,927 34	174,526 05	380,017 48	380,017 48		12,517 29	50,000 00
10,853 02	976,288 61					

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TABLE II.—SUMMARY OF STANDING OF COMPANIES.—*Continued.*

Name and Location.	Paid Capital.	Admitted Assets (Excluding Special Deposits)	Liabilities. Re-Insurance Reserve.	Liabilities. Unpaid Losses.
Companies of Other States.				
Union, Philadelphia, Pa.	$250,000	$525,106 51	*$224,483 06	$31,757 68
Union, San Francisco, Cal.	750,000	1,200,624 87	365,442 40	67,690 71
Union Fire, Buffalo, N. Y.	100,000	182,326 10	36,167 02	800 00
United Firemen's, Philadelphia, Pa.	300,000	1,167,591 33	*778,567 49	22,200 88
United States Fire, New York, N. Y.	250,000	651,009 80	144,683 48	11,426 20
Western, Pittsburgh, Pa.	300,000	456,118 01	97,534 45	29,120 33
Westchester Fire, New York, N. Y.	300,000	1,600,088 64	788,460 82	70,725 54
Williamsburg City Fire, Brooklyn, N. Y.	250,000	1,413,354 75	451,394 74	52,515 46
Totals—Companies of other states	$52,960,085	$164,546,971 44	$64,259,271 93	$6,255,571 80

Name and Location.	Deposit Capital.	Admitted Assets (Excluding Special Deposits)	Liabilities. Re-Insurance Reserve.	Liabilities. Unpaid Losses.
Companies of Foreign Governments.				
British America Assurance Co., Toronto, Can.	$200,000	$701,967 61	$394,826 90	$40,953 17
British and For. Mar. (limited), Liverpool, Eng.	200,000	1,007,724 56	121,758 63	73,622 77
City of London Fire (limited), London, Eng.	200,000	709,722 78	272,947 29	44,009 77
Caledonian, Edinburgh, Scot.	200,000	974,488 05	389,708 47	69,573 54
Commercial Union Assurance Co., London, Eng.	200,000	2,962,005 72	*1,924,889 26	187,970 89
Guardian Fire and Life Ass'ce Co., London, Eng.	200,000	1,513,337 08	891,983 69	103,656 00
Hamburg Bremen Fire, Hamburg, Ger.	200,000	951,150 57	730,241 98	51,030 00
Imperial Fire, London, Eng.	200,000	1,392,748 96	810,863 57	82,749 47
Lancashire, Manchester, Eng.	200,000	1,849,985 98	1,090,285 94	207,176 84
Lion Fire, London, Eng.	200,000	613,151 04	269,574 21	35,126 06
Liverpool & London & Globe, Liverpool, Eng.	200,000	7,232,461 33	*3,837,858 51	456,302 88
London Assurance Corporation, London, Eng.	200,000	1,517,448 08	*780,373 71	58,034 33
London and Lancashire, Liverpool, Eng.	200,000	2,047,084 13	1,362,817 19	135,820 96
Manchester Fire Assur'ce Co., Manchester, Eng.	200,000	610,439 25	142,348 35	13,948 25
Mannheim, Mannheim, Ger.	200,000	365,984 79	16,740 76	25,483 23
Marine (limited), London, Eng.	200,000	440,743 18	42,940 57	22,650 00
North British and Mercantile, London, Eng.	200,000	3,158,618 95	1,624,595 42	172,459 24
Northern Assurance Co., London, Eng.	200,000	1,230,723 32	820,481 74	118,089 32
Norwich Union Fire, Norwich, Eng.	200,000	1,542,862 32	884,027 39	93,073 74
Phœnix Assurance Co., London, Eng.	200,000	1,857,852 66	1,344,387 86	198,846 00
Queen, Liverpool, Eng.	200,000	2,147,249 06	1,262,996 75	135,824 83
Reliance Marine, Liverpool, Eng.	200,000	266,564 65	15,558 37	6,221 71
Royal, Liverpool, Eng.	200,000	5,697,030 32	*3,142,462 51	445,512 06
Sea, Liverpool, Eng.	200,000	321,596 71	54,158 83	52,500 00
Scottish Union and National, Edinburgh, Scot.	200,000	1,568,232 50	394,158 62	62,960 20
Standard Marine, Liverpool, Eng.	200,000	226,934 55	21,488 19	11,645 00
Sun Fire Office, London, Eng.	200,000	2,059,374 92	1,152,355 05	148,109 65
Transatlantic Fire, Hamburg, Ger.	200,000	534,795 72	171,767 12	27,998 64
Union Marine (limited), Liverpool, Eng.	200,000	451,743 64	43,507 04	28,331 42
Western Assurance Co., Toronto, Can.	200,000	941,788 10	558,538 99	83,017 25
Totals: Foreign Companies	$6,000,000	$46,889,810 48	$24,570,642 86	$3,212,707 25
Totals: Companies of other States	52,960,085	164,546,971 44	64,259,271 93	6,255,571 80
Totals: Michigan Companies	950,000	2,186,976 77	470,067 00	26,247 16
Aggregates	$59,910,085	$213,623,758 69	$89,299,981 79	$9,494,526 21

* Includes entire deposit on perpetuals.

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TABLE II.—Summary of Standing of Companies.—*Continued.*

Liabilities.		Surplus as Regards Policy-Holders.	Surplus over or-Impairment of Capital.	Assets not Admitted.	Liabilities on Special Deposits.	Special Deposits.
Other Liabilities.	Total Liabilities, Including Capital and Excluding Liabilities on Special Deposits.					
$3,395 81	$509,636 55	$265,469 96	$15,469 96	.....	.....	.....
39,043 22	1,192,546 33	758,078 54	8,078 54	$3,481 06	$29,630 00	$50,000 00
.....	136,967 02	145,359 08	45,359 08	.....	.....	.....
10,673 98	1,111,442 35	356,148 98	56,148 98	.....	.....	.....
6,948 74	413,058 42	487,951 38	287,951 38	.....	.....	.....
4,581 46	431,536 24	324,581 77	24,581 77	.....	.....	.....
30,240 19	1,151,955 00	748,133 64	448,133 64	.....	27,471 55	40,000 00
16,483 01	746,498 32	916,861 48	666,861 48	.....	28,899 89	37,500 00
$2,280,734 14	$124,474,625 25	$93,032,431 19	$40,149,279 02 -76,932 83	$409,294 77	$1,281,037 62	$2,977,935 00

Liabilities.		Surplus as Regards Policy-Holders.	Surplus over or-Impairment of Capital.	Assets not Admitted.	Liabilities on Special Deposits.	Special Deposits.
Other Liabilities.	Total Liabilities, Including Deposit Capital and Excluding Liabilities on Special Deposits.					
$25,079 56	$622,394 63	$279,572 98	$79,572 98	.....	$41,465 00	$152,250 00
81,556 92	473,691 04	734,033 52	534,033 52	.....	3,249 28	175,000 00
16,389 46	533,326 52	876,396 26	176,396 26	.....	.....	.....
4,479 32	661,042 33	513,445 72	313,445 72	.....	2,719 00	50,000 00
70,968 44	2,229,737 88	932,267 84	732,267 84	.....	154,085 71	272,250 00
16,356 65	1,027,688 92	685,648 16	485,648 16	.....	184,307 42	272,250 00
17,430 06	888,583 38	262,567 19	62,567 19	.....	110,118 61	227,062 50
31,912 54	1,068,434 42	524,314 54	324,314 54	.....	57,091 16	300,125 00
44,768 28	1,468,251 01	581,734 97	381,734 97	.....	74,000 00	187,021 58
20,583 70	505,547 68	807,603 36	107,603 36	.....	39,736 29	223,900 00
177,398 74	4,671,500 18	2,760,961 20	2,560,961 20	$7,533 81	.....	220,000 00
.....	944,546 58	772,901 45	572,901 45	.....	93,861 46	275,625 00
67,124 68	1,651,105 80	595,978 33	395,978 33	.....	114,657 03	225,000 00
.....	354,506 60	455,932 65	255,932 65	.....	1,790 00	50,000 00
3,224 38	245,448 32	320,536 47	120,536 47	.....	.....	.....
43,455 28	308,045 85	332,697 33	132,697 33	.....	1,000 00	100,000 00
5,756 82	1,843,789 38	1,514,829 57	1,314,829 57	.....	159,022 10	274,966 67
34,784 23	1,048,113 41	382,609 91	182,609 91	.....	125,221 88	272,250 00
21,004 58	1,068,866 18	653,996 14	453,996 14	1,291 74	109,239 48	248,430 00
62,092 04	1,678,252 91	379,599 75	179,599 75	.....	127,072 99	238,875 00
14,773 57	1,454,551 91	892,697 15	692,697 15	.....	159,053 24	306,250 00
2,301 45	224,081 58	236,483 12	36,483 12	.....	.....	.....
309,968 28	3,721,212 82	2,175,817 50	1,975,817 50	.....	276,750 00	276,750 00
20,410 93	327,069 76	194,526 95	-5,473 05	.....	.....	.....
30,337 23	545,084 96	1,223,197 54	1,023,197 54	.....	142,421 09	327,000 00
.....	233,183 19	193,801 36	-6,198 64	.....	.....	.....
72,866 51	1,476,066 50	783,308 42	583,308 42	.....	97,284 71	163,350 00
3,788 72	403,554 48	331,241 24	131,241 24	.....	.....	.....
31,409 29	308,247 76	348,495 88	148,495 88	.....	.....	.....
17,297 86	794,712 81	347,075 29	147,075 29	.....	64,141 29	170,825 00
$1,150,476 32	$32,795,588 69	$20,094,271 79	$14,105,943 48 -11,671 69	$8,825 55	$2,138,287 74	$5,008,680 75
2,280,734 14	124,474,625 25	93,032,431 19	40,149,279 02 -76,932 83	409,294 77	1,281,037 62	2,977,935 00
5,995 29	1,452,209 45	1,684,767 32	734,757 32	.....	.....	.....
$3,437,105 75	$158,722,373 39	$114,811,470 30	$54,989,979 82 -88,604 52	$418,120 32	$3,419,325 36	$7,986,615 75

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TABLE III.—*Showing the Nature of all the admitted Assets, Including Special business in Michigan*

Name and Location.	Real Estate.	Bond and Mortgage Loans.
Michigan Companies.		
Detroit Fire and Marine, Detroit	$67,081 78	$870,158 95
Grand Rapids Fire Insurance Co., Grand Rapids	2,950 00	185,545 00
Michigan Fire and Marine, Detroit	18,545 47	676,543 33
Total—Michigan Companies	$88,577 25	$1,732,247 28
Companies of Other States.		
Ætna, Hartford, Conn.	$275,000 00	$43,000 00
Agricultural, Watertown, N. Y.	151,130 62	1,325,872 70
Alliance Insurance Association, New York, N. Y.		
Amazon, Cincinnati, Ohio	87,150 00	14,302 62
American, Boston, Mass.		
American, Newark, N. J.	313,807 72	1,319,039 83
American Central, St. Louis, Mo.	500,000 00	11,000 00
American Fire, New York, N. Y.		24,220 00
American Fire, Philadelphia, Pa.	234,490 05	1,223,150 00
Artisans, Pittsburg, Pa.	11,650 00	95,435 79
Aurora Fire and Marine, Cincinnati, Ohio	8,266 00	13,648 46
Broadway, New York, N. Y.		1,800 00
Boylston, Boston, Mass.		209,800 00
Buffalo German, Buffalo, N. Y.	300,000 00	509,921 43
California, San Francisco, Cal.	106,000 00	149,923 41
Citizens, New York, N. Y.	131,000 00	76,500 00
Citizens, Pittsburg, Pa.	106,000 00	285,770 00
Commerce, Albany, N. Y.	75,000 00	22,300 00
Commonwealth, New York, N. Y.		65,000 00
Concordia Fire, Milwaukee, Wis.		343,180 00
Connecticut Fire, Hartford, Conn.	99,600 00	752,200 00
Continental, New York, N. Y.	734,360 00	171,510 00
Cooper, Dayton, Ohio	900 00	39,127 27
Delaware Mutual Safety, Philadelphia, Pa.	140,000 00	106,200 00
Dwelling House, Boston, Mass.		195,950 00
Eagle Fire, New York, N. Y.	449,000 00	19,500 00
Empire State, Rochester, N. Y.		241,657 65
Equitable Fire and Marine, Providence, R. I.	129,900 00	89,650 00
Eureka Fire and Marine, Cincinnati, Ohio	19,650 00	
Exchange Fire, New York, N. Y.		92,950 00
Farmers' Fire, York, Penn.	86,500 00	193,973 24
Farragut Fire, New York, N. Y.	6,000 00	22,000 00
Firemen's, Dayton, Ohio	84,147 81	278,330 52
Firemen's, Newark, N. J.	122,679 13	932,296 00
Fireman's Fund, San Francisco, Cal.	300,000 00	324,925 00
Fire Association, Philadelphia, Pa.	129,991 00	1,612,217 01
Fire Insurance Co. of the County of Philadelphia, Philadelphia, Pa.	66,050 00	276,200 00
Franklin Fire, Philadelphia, Pa.	308,150 00	489,241 34
German, Freeport, Ill.	18,500 00	1,451,500 76
German American, New York, N. Y.		
German Fire, Peoria, Ill.	4,900 00	281,967 99
German Fire, Pittsburg, Pa.	45,470 22	247,702 05
Germania Fire, New York, N. Y.	50,000 00	189,500 00
Girard Fire and Marine, Philadelphia, Pa.	298,800 00	715,800 00
Glens Falls, Glens Falls, N. Y.	43,696 66	699,345 88
Granite State Fire, Portsmouth, N. H.		119,950 00
Greenwich, New York, N. Y.	170,000 00	11,100 00
Hanover Fire, New York, N. Y.	250,000 00	58,000 00
Hartford Fire, Hartford, Conn.	624,675 60	1,312,618 07
Hekla Fire, St. Paul, Minn.		11,141 00

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Deposits, of the Stock Fire, Fire-Marine and Marine Insurance Companies doing during the Year 1890.

United States Government Bonds.	Corporate or Municipal Stocks or Bonds.	Loans on Collaterals.	Cash in Offices and Banks.	Premiums Due and Unpaid.	Miscellaneous.	Total Assets Including Special Deposits.
.....	$13,000 00	$7,500 00	$28,460 43	$23,507 26	$27,012 58	$1,036,721 00
.....	17,950 00	88,900 00	17,721 50	10,088 08	4,209 77	327,364 35
.....	30,525 00	300 00	17,972 12	57,064 17	21,941 33	822,891 42
.....	$61,475 00	$96,700 00	$64,154 05	$90,659 51	$53,163 68	$2,186,976 77
$120,000 00	$8,738,890 00	$6,570 00	$772,265 31	$500,817 34	$934 39	$10,457,497 04
2,065 00	329,316 00	59,357 12	199,407 65	92,575 05	66,874 72	2,226,598 86
15,000 00	310,645 00	.....	28,898 86	18,769 93	2,338 60	375,651 79
23,435 00	152,687 50	190,600 00	26,422 47	35,688 15	4,152 66	564,489 40
.....	484,473 70	38,306 25	26,548 14	14,496 12	19,010 12	582,834 33
226,000 00	158,625 00	.....	25,371 90	35,382 45	25,662 24	2,115,389 14
.....	684,000 00	132,000 00	71,676 50	73,405 38	.....	1,472,081 88
37,500 00	589,175 00	199,200 00	35,363 02	146,787 19	3,017 67	1,365,262 88
35,400 00	1,044,332 69	159,900 00	169,390 04	50,463 57	33,267 72	2,950,394 07
.....	7,780 00	12,300 00	14,400 27	3,519 40	2,720 99	147,806 45
91,687 50	53,600 00	4,000 00	3,736 51	7,139 09	221 89	182,299 45
248,000 00	172,000 00	.....	26,068 04	21,803 30	8,371 50	478,042 84
.....	498,447 68	114,100 00	44,324 72	42,059 61	20,462 12	924,094 13
.....	322,528 31	151,000 00	113,960 26	59,567 74	15,218 97	1,472,196 71
.....	589,470 00	.....	308,849 84	143,433 71	37,002 28	1,284,679 24
68,400 00	329,302 50	390,850 00	67,555 16	94,179 68	10,617 18	1,148,404 52
.....	258,048 00	51,193 40	26,086 46	27,792 63	4,181 91	754,072 40
120,000 00	105,645 00	8,500 00	13,399 22	6,256 62	1,875 25	352,976 09
100,000 00	350,477 50	.....	85,385 05	26,442 28	7,030 95	694,335 78
.....	144,100 00	.....	36,206 28	40,153 29	6,204 26	569,843 83
60,500 00	1,335,814 00	4,800 00	135,197 54	112,780 96	.....	2,500,392 50
663,150 00	3,307,222 00	.....	319,436 70	229,621 39	162,648 75	5,587,948 84
.....	164,175 50	58,015 00	21,223 39	15,773 08	2,997 17	302,211 41
.....	849,825 00	235,000 00	77,499 36	57,219 74	38,642 21	1,504,386 31
.....	190,083 00	.....	47,871 20	58,520 14	67,631 63	560,055 97
.....	643,786 00	204 00	8,604 17	18,537 55	18,264 62	1,152,992 34
.....	.....	.....	87,714 63	7,774 14	3,715 64	340,862 06
.....	310,145 00	900 00	25,298 83	31,339 59	2,377 50	589,610 92
27,802 25	171,464 00	11,544 04	9,722 50	16,038 63	16,420 21	272,441 63
64,000 00	45,015 00	87,300 00	26,453 79	25,735 42	11,886 66	373,340 87
12,200 00	256,812 50	1,300 00	55,347 16	25,964 69	4,252 61	586,350 20
73,200 00	262,957 00	18,000 00	24,327 88	23,074 50	488 00	430,547 38
.....	39,263 75	28,000 00	19,419 30	27,143 12	10,407 14	486,711 64
34,750 00	645,671 82	.....	23,300 31	15,843 47	20,904 00	1,795,444 73
.....	1,099,369 50	368,800 00	190,227 45	264,388 98	82,678 99	2,630,389 92
.....	2,271,636 00	345,800 00	167,119 74	169,869 07	45,346 64	4,741,979 46
.....	453,657 00	34,000 00	23,125 52	39,664 36	8,546 86	901,253 74
.....	1,089,305 00	1,052,900 00	195,409 09	66,759 36	11,465 61	3,213,230 40
.....	296,877 30	72,760 75	191,910 78	148,869 63	363,577 74	2,543,996 91
252,300 00	4,683,517 00	.....	395,675 72	268,200 84	.....	5,599,893 56
.....	.....	24,725 00	62,558 81	43,126 46	11,698 24	428,976 50
.....	156,386 00	2,000 00	14,229 13	31,749 44	4,304 08	501,790 92
1,753,790 00	1,176,661 25	.....	75,135 39	190,586 41	8,942 38	3,066,615 43
57,340 00	217,015 00	22,500 00	82,586 87	81,014 54	26,088 11	1,531,644 52
.....	932,900 00	3,000 00	149,339 49	59,758 42	6,501 24	1,894,541 69
.....	225,446 00	21,480 00	33,194 52	52,765 93	6,616 35	459,452 80
.....	940,997 50	143,307 51	108,792 95	159,129 77	17,207 70	1,551,035 43
142,482 50	1,742,334 00	100,350 00	138,479 71	133,366 32	17,918 10	2,577,940 63
51,625 00	3,629,042 00	30,000 00	355,895 29	541,992 76	39,767 41	6,576,616 13
.....	194,500 00	24,300 00	33,260 81	27,876 45	10,481 72	301,559 98

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TABLE III.—SHOWING NATURE OF THE ADMITTED

Name and Location.	Real Estate.	Bond and Mortgage Loans.
Companies of other States.		
Home, New York, N. Y.	$1,375,064 03	$665,150 00
Insurance Co. of North America, Philadelphia, Pa.	316,650 82	2,393,632 06
Ins. Co. of the State of Pennsylvania, Philadelphia, Pa.	305,968 00	75,350 00
Jersey City, Jersey City, N. J.	71,800 00	170,861 32
Kings County Fire, Brooklyn, N. Y.	98,131 71	26,150 00
Liberty, New York, N. Y.		
Manufacturers and Builders' Fire, New York, N. Y.		70,000 00
Manufacturers and Merchants', Pittsburg, Pa.	56,000 00	188,651 67
Mechanics', Philadelphia, Pa.	83,500 00	286,300 00
Mercantile Fire and Marine, Boston, Mass.		24,500 00
Merchants', Newark, N. J.	237,500 00	453,000 00
Merchants', Providence, R. I.		102,000 00
Milwaukee Mechanics', Milwaukee, Wis.	34,300 00	764,670 60
National Fire, Hartford, Conn.	75,335 76	610,755 52
National Fire, New York, N. Y.		10,438 98
Newark Fire, Newark, N. J.	50,000 00	365,867 50
New Hampshire Fire, Manchester, N. H.		509,146 86
New York Fire, New York, N. Y.	106,800 00	25,750 00
New York Bowery Fire, New York, N. Y.	1,000 00	18,200 00
Niagara Fire, New York, N. Y.	577,566 63	46,050 00
North American, Boston, Mass.	44,100 00	74,400 00
Northwestern National, Milwaukee, Wis.		401,800 00
Ohio, Dayton, Ohio	24,800 00	104,187 00
Ohio Farmers', Le Roy, Ohio	22,089 37	928,002 16
Orient, Hartford, Conn.	22,745 78	237,560 00
Pacific Fire, New York, N. Y.	65,000 00	141,200 00
Packers and Provision Dealers', Chicago, Ill.		195,512 50
Park Fire, New York, N. Y.		
Pennsylvania Fire, Philadelphia, Pa.	152,500 00	463,220 00
People's, Pittsburgh, Pa.	27,825 00	160,382 32
People's Fire, Manchester, N. H.		242,281 66
People's Fire, New York, N. Y.		
Phenix, Brooklyn, N. Y.	1,725,751 95	174,000 00
Phœnix, Hartford, Conn.	233,524 84	676,600 00
Providence Washington, Providence, R. I.		
Prudential, Boston, Mass.		116,800 00
Reading Fire, Reading, Pa.	42,770 94	291,526 56
Rochester German, Rochester, N. Y.	190,859 84	318,505 00
Rutgers Fire, New York, N. Y.	77,000 00	32,100 00
Security Fire, Cincinnati, Ohio		
Security, New Haven, Conn.	34,000 00	163,725 00
Springfield Fire and Marine, Springfield, Mass.	109,000 00	314,950 00
Spring Garden, Philadelphia, Pa.	201,000 00	490,265 44
Southern California, Los Angeles, Cal.	80,131 53	132,226 85
Standard Fire, New York, N. Y.		2,000 00
State Investment and Insurace Co., San Francisco, Cal.	145,000 00	210,500 00
St. Paul Fire and Marine, St. Paul, Minn.	83,981 82	649,483 17
St. Paul German, St Paul, Minn.		300,150 00
Sun, San Francisco, Cal.	90,000 00	240,012 82
Syndicate, Minneapolis, Minn.		180,250 00
Teutonia Fire, Philadelphia, Pa.	78,600 00	43,600 00
Teutonia Fire and Marine, Dayton, O.	5,872 48	260,442 34
Traders', Chicago, Ill.	1,500 00	139,537 37
Union, Philadelphia, Pa.	160,000 00	9,900 00
Union, San Francisco, Cal.	135,000 00	170,350 00
Union Fire, Buffalo, N. Y.	12,500 00	133,565 50
United Firemen's, Philadelphia, Pa.	104,650 00	653,731 50
United States Fire, New York, N. Y.		470,000 00
Western, Pittsburg, Pa.	50,000 00	176,947 50
Westchester Fire, New York, N. Y.	202,000 00	423,050 00
Williamsburgh City Fire, Brooklyn, N. Y.	634,843 90	319,600 00
Totals—Companies of other States	$14,579,128 71	$33,518,757 22

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ASSETS INCLUDING SPECIAL DEPOSITS.—*Continued.*

United States Government Bonds.	Corporate or Municipal Stocks or Bonds.	Loans on Collaterals.	Cash in Offices and Banks.	Premiums Due and Unpaid.	Miscellaneous.	Total Assets Including Special Deposits.
$820,450 00	$4,605,157 08	$593,100 00	$313,400 82	$558,367 32	$60,508 33	$9,091,192 58
.....	4,461,060 00	125,750 00	720,092 53	599,263 24	171,703 76	8,788,152 41
.....	220,078 19	.....	52,286 22	23,962 27	25,544 55	703,189 23
4,900 00	119,795 00	27,850 00	33,482 38	7,180 75	2,983 59	438,353 04
.....	228,225 50	.....	6,313 42	7,068 99	4,199 32	370,088 94
.....	1,223,561 05	.....	45,042 22	172,647 27	5,828 09	1,447,078 63
2,640 00	257,348 00	121,590 00	11,048 86	37,049 28	7,246 99	506,923 13
60,500 00	41,700 00	10,000 00	10,420 85	10,515 82	4,167 03	381,955 37
.....	250,745 00	36,000 00	30,364 99	25,320 88	5,404 90	717,635 77
.....	584,170 00	.....	4,654 33	15,693 84	12,611 34	641,629 51
39,500 00	722,250 00	.....	32,701 36	114,276 29	10,721 60	1,600,949 25
.....	303,655 00	21,912 50	35,257 62	36,212 86	2,155 09	501,193 07
.....	742,240 00	17,850 00	101,068 10	56,219 34	20,845 00	1,737,193 04
61,500 00	1,519,924 00	450 00	167,300 57	171,638 95	13,318 39	2,620,218 19
25,500 00	208,937 50	10,000 00	27,566 99	36,485 54	1,058 13	389,987 14
91,500 00	147,178 31	3,000 00	31,787 25	19,663 90	9,189 29	718,136 25
151,875 00	708,494 96	98,225 00	108,522 06	67,351 91	20,542 00	1,659,157 79
95,600 00	72,974 12	700 00	7,779 21	17,321 80	1,919 00	328,844 13
.....	530,060 00	3,700 00	13,714 00	81,376 81	4,127 55	652,178 36
730,050 00	647,640 00	110,912 50	215,534 57	276,244 05	28,483 10	2,622,480 85
30,625 00	166,947 25	2,300 00	14,505 43	21,745 79	3,740 95	358,364 42
253,910 00	603,150 00	.....	128,139 65	66,538 03	14,379 49	1,579,917 17
.....	52,452 00	7,800 00	10,590 61	17,772 20	3,507 51	221,109 32
.....	104,366 05	16,920 00	291,759 80	.....	291,093 26	1,654,230 64
.....	1,388,525 30	11,940 00	80,571 52	206,445 25	29,674 01	1,977,461 86
148,915 00	279,715 00	.....	25,766 67	35,470 59	5,008 46	719,075 72
.....	96,860 00	.....	14,183 40	7,028 97	4,004 73	317 589 60
205,700 00	.....	.....	11,435 56	11,347 44	5,100 00	233,583 00
54,450 00	2,091,678 00	509,825 00	65,038 80	140,996 27	7,602 38	3,485,310 45
.....	55,870 00	6,000 00	14,086 73	24,907 15	6,035 74	295,106 94
95,450 00	173,949 25	92,250 00	64,312 13	89,670 84	12,959 54	761,873 42
147,300 00	130,640 00	16,500 00	4,723 69	20,381 77	3,259 50	322,804 96
282,190 00	1,981,071 50	2,700 00	388,711 63	758,861 51	18,059 25	5,311,335 84
.....	3,858,742 00	143,822 50	298,745 03	356,128 04	57,752 82	5,624,814 73
.....	1,053,898 00	.....	48,734 01	150,295 39	71,620 97	1,324,548 37
.....	106,636 09	.....	18,501 29	29,262 33	3,130 08	274,329 79
.....	181,092 50	65,400 00	38,344 38	16,593 11	5,191 63	640,919 12
.....	127,688 83	.....	117,632 44	89,206 24	6,837 17	350,729 52
.....	262,070 00	6,200 00	4,036 76	930 38	3,315 47	385,652 61
.....	191,614 37	14,791 83	11,891 04	11,492 56	9,572 05	239,361 85
.....	344,687 00	40,700 00	57,991 89	72,620 11	8,719 47	722,443 47
120,000 00	2,621,276 00	58,400 00	117,080 32	228,980 11	34,561 17	3,604,147 60
.....	355,050 00	208,150 00	60,201 23	22,794 90	22,439 27	1,359,900 84
.....	.....	.....	58,182 87	72,572 47	11,075 98	354,189 70
168,700 00	151,644 32	.....	22,575 48	7,671 72	611 37	353,202 89
.....	7,500 00	58,500 00	107,299 61	142,839 49	3,809 37	674,948 47
.....	582,871 00	301,700 00	102,690 84	95,551 92	54,552 38	1,870,831 13
.....	137,300 00	9,000 00	82,168 82	101,977 81	20,907 94	651,504 57
.....	82,043 07	.....	31,820 06	58,463 06	31,875 81	534,214 82
.....	64,400 00	81,850 00	26,185 44	29,425 81	9,387 04	391,498 29
615 00	122,475 00	9,056 00	8,290 78	3,039 96	1,767 81	267,444 55
79,200 00	34,033 00	6,666 66	10,684 11	9,238 41	8,850 35	415,087 35
243,000 00	876,930 00	.....	60,633 89	52,881 46	31,923 37	1,406,406 09
.....	240,408 00	26,626 67	26,180 06	59,104 55	2,837 23	525,106 51
.....	679,596 00	27,000 00	79,284 46	113,834 36	45,560 05	1,250,624 87
6,600 00	7,000 00	2,400 00	9,185 47	5,015 09	6,660 04	182,326 10
.....	248,425 00	98,025 00	19,341 04	20,240 54	23,178 25	1,167,591 33
6,000 00	146,250 00	.....	6,069 48	20,085 74	2,604 58	651,009 80
36,200 00	150,205 00	.....	22,310 83	17,345 93	3,008 75	456,118 01
90,000 00	641,200 00	.....	169,872 92	104,733 89	9,231 83	1,640,088 64
5,850 00	373,072 00	6,350 00	34,403 99	68,480 42	13,254 43	1,450,854 75
$3,678,149 25	$60,954,907 24	$7,220,272 73	$9,916,546 19	$10,073,995 42	$2,585,150 68	$167,524,906 44

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TABLE III.—SHOWING NATURE OF THE ADMITTED

Name and Location.	Real Estate.	Bond and Mortgage Loans.
Companies of Foreign Governments.		
British America Assurance Co., Toronto, Can.		
British and Foreign Marine (limited), Liverpool, Eng.		$50,000 00
City of London Fire (limited), London, Eng.		
Caledonian, Edinburgh, Scot.		50,000 00
Commercial Union Assurance Co., London, Eng.	$842,906 57	
Guardian Fire and Life Assurance Co., London, Eng.		142,750 00
Hamburg Bremen, Fire, Hamburg, Ger.		9,000 00
Imperial Fire, London, Eng.	451,634 70	
Lancashire, Manchester, England	368,533 00	
Lion Fire, London, Eng.		192,100 00
Liverpool and London and Globe, Liverpool, Eng.	1,524,500 00	2,241,350 00
London Assurance Corporation, London, Eng.		
London & Lancashire Fire, Liverpool, Eng.	222,500 00	
Manchester Fire Assurance Company, Manchester, Eng.		50,000 00
Mannheim, Mannheim, Ger.		
Marine (limited), London, Eng.		
North British and Mercantile, London, Eng.		
Northern Assurance Co., London, Eng.	114,544 44	
Norwich Union Fire, Norwich, Eng.		40,000 00
Phœnix Assurance Co., London, Eng.		
Queen, Liverpool, Eng.	30,000 00	
Reliance Marine, Liverpool, Eng.		
Royal, Liverpool, Eng.	1,318,200 10	
Sea, Liverpool, Eng.		
Scottish Union and National, Edinburgh		919,800 00
Standard Marine, Liverpool, Eng.		
Sun Fire Office, London, Eng.	210,000 00	496,000 00
Transatlantic Fire, Hamburg, Ger.		
Union Marine (limited), Liverpool, Eng.		
Western Assurance Co., Toronto, Can.		
Totals. Foreign Companies	$5,582,818 81	$4,191,000 00
Totals. Companies of other States	14,579,128 71	33,518,757 22
Totals. Michigan Companies	88,577 25	1,732,247 28
Aggregates	$20,250,524 77	$39,442,004 50

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ASSETS INCLUDING SPECIAL DEPOSITS.—*Concluded.*

United States Government Bonds.	Corporate or Municipal Stocks or Bonds.	Loans on Collaterals.	Cash in Offices and Banks.	Premiums Due and Unpaid.	Miscellaneous.	Total Assets Including Special Deposits.
$376,100 00	$327,347 45	.....	$51,011 08	$92,546 63	$7,212 50	$854,217 61
272,250 00	649,253 71	.....	16,258 41	149,416 20	45,546 24	1,182,724 56
300,250 00	300,218 44	.....	40,583 88	66,766 65	1,953 81	709,722 78
122,000 00	575,950 00	.....	209,285 65	67,252 40	.....	1,024,488 05
659,000 00	791,000 00	.....	417,085 83	498,091 29	31,172 03	3,234,255 72
510,250 00	652,062 50	.....	354,681 74	114,133 19	11,709 65	1,785,587 08
161,500 00	859,681 25	.....	31,281 25	85,830 11	11,420 46	1,178,213 07
462,645 00	458,536 66	.....	136,820 48	178,806 14	4,430 98	1,692,873 96
980,783 75	457,294 08	.....	71,808 23	178,588 50	.....	2,037,007 56
183,000 00	250,900 00	$31,200 00	112,421 31	56,018 58	11,411 15	837,051 04
1,894,400 00	323,375 00	39,000 00	666,307 88	705,109 44	58,419 01	7,452,461 33
857,500 00	727,390 00	.....	63,252 97	144,930 06	.....	1,793,073 08
594,643 00	1,028,210 00	.....	192,281 12	157,586 29	76,863 72	2,272,084 13
151,250 00	271,268 73	.....	554 41	80,291 11	7,075 00	660,439 25
121,500 00	202,000 00	.....	1,672 62	40,812 17	.....	365,984 79
121,000 00	318,000 00	.....	30,937 49	44,414 76	26,390 98	540,743 18
988,830 00	1,966,358 00	.....	138,878 63	284,604 36	56,919 63	3,433,585 62
712,728 50	419,560 00	.....	90,201 28	161,389 65	4,549 45	1,502,973 32
617,220 00	922,831 21	.....	108,892 13	95,228 11	12,120 87	1,791,292 32
1,458,530 00	.....	.....	427,246 55	201,951 11	8,980 00	2,096,727 66
324,625 00	1,669,790 82	.....	395,511 90	33,571 34	.....	2,453,499 06
30,000 00	206,750 00	.....	2,284 68	20,264 97	1,265 00	260,564 65
688,200 00	2,299,280 00	85,000 00	584,667 17	472,471 41	30,961 64	5,973,780 32
242,000 00	.....	.....	5,230 20	71,337 51	3,029 00	321,596 71
61,000 00	667,844 51	.....	131,350 67	92,956 14	22,281 18	1,895,232 50
.....	202,900 00	.....	14,102 07	4,266 64	6,565 84	226,934 55
609,840 00	287,790 00	.....	170,059 94	321,053 18	27,981 80	2,222,724 92
.....	400,440 00	50,000 00	54,933 23	29,422 49	.....	534,795 72
.....	327,888 28	.....	44,582 27	73,614 33	5,658 76	451,743 64
259,500 00	519,122 50	.....	128,263 00	134,593 67	30,933 93	1,112,113 10
$13,183,265 25	$18,282,138 14	$205,200 00	$4,697,398 02	$4,651,818 43	$504,852 58	$51,898,491 23
3,676,148 25	80,954,907 24	7,320,272 73	9,916,546 19	10,073,995 42	2,585,150 68	167,524,906 44
.....	61,475 60	96,700 00	64,154 05	90,659 51	53,163 68	2,186,976 77
$22,659,413 50	$99,298,520 38	$7,522,172 73	$14,678,098 26	$14,816,473 36	$3,143,166 94	$221,610,374 44

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TABLE IV.—*Showing the Nature of the Liabilities of the Stock Fire, Fire-Marine December,*

Name and Location.	Losses	
	Adjusted.	Resisted.
Michigan Companies.		
Detroit Fire and Marine, Detroit	$2,642 34	$6,325 51
Grand Rapids Fire Insurance Co., Grand Rapids	4,174 65	
Michigan Fire and Marine, Detroit	9,204 66	3,900 00
Totals—Michigan companies	$16,021 65	$10,225 51
Companies of Other States.		
Ætna, Hartford, Conn.	$203,392 02	$11,100 00
Agricultural, Watertown, N. Y.	52,987 52	21,178 09
Alliance Insurance Association, New York, N. Y.	9,200 00	
Amazon, Cincinnati, O.	28,227 68	3,323 53
American, Boston, Mass.	28,797 90	
American, Newark, N. J.	29,750 12	2,350 68
American Central, St. Louis, Mo.	30,878 12	11,843 70
American Fire, New York, N. Y.	44,875 39	
American Fire, Philadelphia, Pa.	247,077 69	25,417 18
Artisans, Pittsburgh, Pa.	5,007 59	
Aurora Fire and Marine, Cincinnati, O.	4,334 06	
Broadway, New York, N. Y.	3,750 00	
Boylston, Boston, Mass.	23,529 68	
Buffalo German, Buffalo, N. Y.	26,222 26	1,000 00
California, San Francisco, Cal.	63,261 00	5,450 00
Citizens', New York, N. Y.	30,482 11	8,490 77
Citizens', Pittsburg, Pa.	23,588 03	
Commerce, Albany, N. Y.	9,180 00	
Commonwealth, New York, N. Y.	5,951 58	15,000 00
Concordia Fire, Milwaukee, Wis.	6,718 82	1,446 00
Connecticut Fire, Hartford, Conn.	112,288 68	11,876 43
Continental, New York, N. Y.	191,893 02	39,023 00
Cooper, Dayton, O.	8,027 82	
Delaware Mutual Safety, Philadelphia, Pa.	48,501 00	
Dwelling House, Boston, Mass.	6,560 16	6,182 00
Eagle Fire, New York, N. Y.	14,642 78	750 00
Empire State, Rochester, N. Y.	12,326 02	2,850 00
Equitable Fire and Marine, Providence, R. I.	12,974 00	1,530 00
Eureka Fire and Marine, Cincinnati, O.	7,078 00	
Exchange Fire, New York, N. Y.	34,511 00	500 00
Farmers' Fire, York, Pa.	26,111 00	
Farragut Fire, New York, N. Y.	4,640 51	900 00
Firemen's, Dayton, O.	6,956 81	6,754 00
Fireman's, Newark, N. J.	9,594 82	4,787 40
Firemen's Fund, San Francisco, Cal.	72,655 00	9,458 33
Fire Association, Philadelphia, Pa.	145,089 75	16,426 34
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.	23,596 92	715 13
Franklin Fire, Philadelphia, Pa.	41,755 69	6,324 00
German, Freeport, Ill.	64,690 30	8,500 00
German American, New York, N. Y.	176,668 70	20,623 56
German Fire, Peoria, Ill.	9,306 24	
German Fire, Pittsburgh, Pa.	18,198 89	
Germania Fire, New York, N. Y.	88,385 35	10,174 67
Girard Fire and Marine, Philadelphia, Pa.	18,561 51	2,441 00
Glens Falls, Glens Falls, N. Y.	13,773 55	9,060 00

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and Marine Insurance Companies doing business in Michigan on the 31st day of 1890.

Unpaid.	Unearned Premiums.			All other Liabilities.	Total Liabilities except Capital.
Total.	Fire.	Marine and Inland.	Total.		
$8,967 85	$131,004 82	$4,655 75	$135,660 57	$4,817 91	$149,446 33
4,174 65	71,536 15	.....	71,536 15	1,077 38	76,788 18
13,104 66	258,883 67	3,986 61	262,870 28	.....	275,974 94
$26,247 16	$461,424 64	$7,642 36	$470,067 00	$5,895 29	$502,209 45
$214,492 02	$2,260,777 70	$51,834 97	$2,312,612 67	$114,966 88	$2,642,071 57
74,165 61	1,279,712 16	.....	1,279,712 16	18,540 00	1,372,417 77
9,300 00	114,009 53	.....	114,009 53	4,045 66	127,255 19
31,551 21	180,897 37	.....	180,897 37	4,383 68	216,832 26
22,797 90	156,831 80	21,595 97	178,427 77	8,414 64	215,640 81
32,100 80	400,077 79	.....	400,077 79	15,130 82	447,309 41
42,721 82	456,806 94	.....	456,806 94	11,010 80	510,539 56
44,875 39	470,319 34	.....	470,319 34	43,734 97	558,929 70
272,494 87	1,222,743 31	.....	1,222,743 31	542,642 57	2,037,880 75
5,007 50	21,009 62	.....	21,009 62	391 50	26,408 71
4,334 06	68,566 81	.....	68,566 81	66 62	72,967 49
3,750 00	55,217 85	.....	55,217 85	3,924 60	62,892 45
23,529 63	209,050 17	15,709 05	224,759 22	17,751 75	266,040 65
27,222 26	344,067 43	.....	344,067 43	11,095 56	382,385 25
65,711 00	422,164 71	89,752 82	511,917 53	6,821 51	587,450 04
38,972 88	496,714 94	.....	496,714 94	17,158 87	552,846 69
23,586 03	172,543 55	.....	172,543 55	6,320 84	202,450 42
9,180 00	68,911 89	.....	68,911 89	1,738 91	79,830 80
20,951 58	103,224 34	.....	103,224 34	3,887 21	128,063 13
8,164 82	260,669 80	.....	260,669 80	7,382 00	276,216 62
124,165 11	807,322 85	.....	807,322 85	.....	931,487 96
220,916 02	2,501,365 84	.....	2,501,365 84	253,046 93	2,985,328 79
8,027 82	108,109 09	.....	108,109 09	1,134 88	117,271 79
48,501 00	124,079 35	42,155 25	166,234 60	124,247 87	338,983 47
12,742 16	229,044 31	.....	229,044 31	5,832 00	247,618 47
15,392 73	126,775 19	.....	126,775 19	12,953 02	155,120 99
15,176 02	97,570 05	.....	97,570 05	.....	112,746 07
14,504 00	176,830 64	638 28	177,468 92	3,493 50	195,466 42
7,078 00	52,860 12	8,778 75	61,638 87	3,365 05	72,081 92
25,011 00	113,392 35	5,169 73	118,562 08	5,037 80	158,610 88
26,111 00	300,295 96	.....	300,295 96	7,696 84	334,103 80
5,540 51	117,772 00	.....	117,772 00	4,829 62	128,142 13
12,710 31	147,879 14	.....	147,879 14	2,140 32	163,729 77
14,382 22	215,495 40	.....	215,495 40	6,283 68	236,161 30
82,118 33	841,326 53	112,978 52	954,305 05	38,715 38	1,075,133 76
161,516 09	1,289,760 61	.....	1,289,760 61	1,994,946 68	3,446,223 38
24,312 05	129,309 56	.....	129,309 56	195,767 83	349,389 44
48,079 69	439,140 66	.....	439,140 66	1,449,923 52	1,937,143 87
73,190 20	1,711,639 33	.....	1,711,639 33	22,452 87	1,807,282 50
197,292 26	2,042,118 65	.....	2,042,118 65	63,923 90	2,303,334 81
9,306 24	100,062 53	.....	100,062 53	653 37	110,022 14
18,196 89	185,262 69	.....	185,262 69	7,349 85	210,811 43
98,560 02	1,060,448 23	.....	1,060,448 23	28,292 98	1,187,401 23
21,002 51	339,239 54	.....	339,239 54	391,691 02	751,933 07
22,533 55	595,908 60	.....	595,908 60	17,039 86	635,782 01

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TABLE IV.—SHOWING NATURE

Name and Location.	Losses	
	Adjusted.	Resisted.
Companies of Other States.		
Granite State Fire, Portsmouth, N. H.	$13,593 32	$1,320 55
Greenwich, New York, N. Y.	205,601 51	17,890 45
Guardian Fire, New York, N. Y.		
Hanover Fire, New York, N. Y.	62,216 09	16,879 21
Hartford Fire, Hartford, Conn.	237,619 95	13,229 51
Hekla Fire, St. Paul, Minn.	11,749 94	
Home, New York, N. Y.	534,115 87	35,980 85
Insurance Company of North America, Philadelphia, Pa.	189,075 00	16,813 00
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	19,077 00	
Jersey City, Jersey City, N. J.	9,310 50	
King's County Fire, Brooklyn, N. Y.	8,201 83	1,650 00
Liberty, New York, N. Y.	46,863 85	3,700 00
Manufacturers and Builders' Fire, New York, N. Y.	28,046 88	3,004 62
Manufacturers and Merchants', Pittsburgh, Pa.	5,928 72	1,000 00
Mechanics', Philadelphia, Pa.	19,800 00	
Mercantile Fire and Marine, Boston, Mass.	16,695 04	2,000 00
Merchants', Newark, N. J.	78,512 17	10,433 67
Merchants', Providence, R. I.	26,425 33	1,653 99
Milwaukee Mechanics, Milwaukee, Wis.	19,261 47	4,050 00
National Fire, Hartford, Conn.	83,627 71	6,350 00
National Fire, New York, N. Y.	19,574 83	1,500 00
Newark Fire, Newark, N. J.	6,884 06	3,082 04
New Hampshire Fire, Manchester, N. H.	74,651 56	10,000 00
New York Fire, New York, N. Y.	9,520 09	1,500 00
New York Bowery Fire, New York, N. Y.	32,965 39	9,176 88
Niagara Fire, New York, N. Y.	179,762 70	26,483 06
North American, Boston, Mass.	9,713 42	
Northwestern National, Milwaukee, Wis.	20,923 53	850 00
Ohio, Dayton, O.	1,648 44	1,649 48
Ohio Farmers, LeRoy, O.	17,818 74	2,863 16
Orient, Hartford, Conn.	85,839 05	6,750 00
Pacific Fire, New York, N. Y.	23,534 19	1,850 00
Packers and Provision Dealers', Chicago, Ill.	6,838 92	
Park Fire, New York, N. Y.	2,400 00	
Pennsylvania Fire, Philadelphia, Pa.	83,665 40	6,605 06
People's, Pittsburgh, Pa.	24,336 93	750 00
People's Fire, Manchester, N. H.	33,734 11	2,000 00
People's Fire, New York, N. Y.	16,924 57	936 91
Phenix, Brooklyn, N. Y.	137,351 46	36,208 64
Phœnix, Hartford Conn.	279,031 17	14,800 00
Providence Washington, Providence, R. I.	113,170 79	6,586 00
Prudential, Boston, Mass.	7,639 21	10,237 01
Reading Fire, Reading, Pa.	31,463 56	3,325 00
Rochester German, Rochester, N. Y.	28,065 85	
Rutgers Fire, New York, N. Y.	3,860 19	1,437 76
Security Fire, Cincinnati, O.	6,853 00	
Security, New Haven, Conn.	41,968 51	1,100 00
Springfield Fire and Marine, Springfield, Mass.	140,184 18	25,834 72
Spring Garden, Philadelphia, Pa.	34,256 16	
Southern California, Los Angeles, Cal.	16,337 17	2,000 00
Standard Fire, New York, N. Y.	2,427 36	2,550 00
State Investment and Insurance Co., San Francisco, Cal.	19,404 33	3,300 00
St. Paul Fire and Marine, St. Paul, Minn.	49,220 54	7,963 15
St. Paul German, St. Paul, Minn.	55,128 95	150 00
Sun, San Francisco, Cal.	9,441 54	20,956 60
Syndicate, Minneapolis, Minn.	7,697 63	
Teutonia Fire, Philadelphia, Pa.	1,103 50	
Teutonia Fire and Marine, Dayton, O.		
Traders, Chicago, Ill.	44,508 46	4,486 31
Union, Philadelphia, Pa.	30,270 27	1,487 41
Union, San Francisco, Cal.	59,890 71	7,800 00

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OF LIABILITIES.—*Continued.*

Unpaid.	Unearned Premiums.			All other Liabilities.	Total Liabilities except Capital.
Total.	Fire.	Marine and Inland.	Total.		
$14,913 87	$205,281 09		$205,281 09	$13,988 53	$234,183 49
223,492 26	662,039 09	$71,350 81	733,389 90	88,000 00	994,882 16
79,095 30	924,584 80		924,584 80	27,996 89	1,031,676 99
250,549 46	2,418,340 99		2,418,340 99	45,000 00	2,714,190 45
11,749 94	85,529 83		85,529 83	2,881 48	100,111 25
570,096 72	3,632,357 00	130,103 00	3,762,460 00	317,188 64	4,649,745 36
205,588 00	2,337,296 24	210,393 91	2,547,690 15	816,830 20	3,570,408 35
19,077 00	222,134 16		222,134 16	206,033 63	447,244 79
9,310 50	109,253 72		109,253 72	2,121 04	120,685 26
9,851 83	36,013 87		36,013 87	2,590 07	48,455 77
50,563 85	485,317 73	27,384 74	512,702 47	38,182 01	602,448 33
31,051 50	149,018 84		149,018 84	43,317 63	223,387 97
6,923 72	56,873 51		56,873 51	1,392 76	65,189 99
19,800 60	101,855 46		101,855 46	201,611 42	323,266 88
18,695 04	91,938 10	3,815 12	95,753 22	9,396 57	123,844 83
58,945 84	610,106 11		610,106 11	44,678 89	743,730 84
28,079 32	168,476 95		168,476 95	3,396 79	199,953 06
23,311 47	482,571 18		482,571 18	10,970 63	516,853 28
89,977 71	883,165 47		883,165 47	34,222 82	1,007,366 00
21,074 83	121,393 74		121,393 74	6,101 82	148,570 39
9,916 10	150,082 01		150,082 01	11,876 45	171,874 56
84,651 56	600,397 16		600,397 16	13,470 38	699,019 10
11,020 09	99,204 36		99,204 36	3,564 20	113,788 65
42,142 27	244,749 14		244,749 14	27,820 97	314,712 38
206,245 76	1,412,930 59	15,695 92	1,428,626 51	59,945 11	1,694,817 38
9,713 42	127,484 74		127,484 74	4,401 21	141,599 37
31,773 58	523,212 46	12,438 71	535,651 17	18,392 72	585,817 42
3,297 92	35,028 74		35,028 74	1,663 40	39,990 06
20,681 90	1,213,188 24		1,213,188 24		1,233,870 14
92,589 05	658,252 39	11,688 50	669,940 89	38,238 65	800,768 59
25,384 19	184,073 04		184,073 04	14,518 56	223,975 79
6,833 92	44,078 47		44,078 47	887 88	51,750 27
2,400 00	26,163 65		26,163 65	666 66	29,230 31
99,270 46	910,319 60		910,319 60	699,718 22	1,700,308 28
25,086 93	89,548 54		89,548 54	268 83	114,904 30
35,734 11	285,121 77	24,091 73	309,223 50	17,934 16	362,891 77
17,561 48	78,706 10	9,307 84	88,010 94	8,703 69	114,576 11
172,569 10	3,243,416 13		3,243,416 13	240,655 19	3,657,631 42
298,531 17	1,813,908 88		1,813,908 88		2,107,735 05
119,756 79	578,258 87	203,409 71	781,668 58		901,425 37
17,876 22	61,448 52		61,448 52	5,004 35	84,329 09
24,787 56	195,218 57		195,218 57	5,897 26	225,903 39
28,065 85	347,904 75		347,904 75	35,920 52	411,891 12
4,797 95	43,227 16		43,227 16	10,500 00	58,525 11
6,853 90	46,445 95	6,356 00	52,801 95	2,561 70	62,216 65
43,068 51	311,660 88	33,746 08	345,406 96	17,185 77	405,661 24
165,966 90	1,248,488 93		1,248,488 93	34,339 51	1,448,797 34
34,256 16	196,054 51		196,054 51	418,677 75	648,988 42
18,337 17	119,540 35		119,540 35	7,311 62	145,189 14
4,977 96	39,752 74		39,752 74	3,422 56	48,153 66
22,704 33	227,279 41		227,279 41	7,457 47	257,441 21
57,203 69	649,450 90	95,919 13	745,370 03		802,573 72
55,278 95	220,883 32		220,883 32	2,746 85	278,909 12
20,396 14	122,310 95	54,343 00	176,653 95	11,797 23	218,849 32
7,897 63	115,838 01		115,838 01		123,535 64
1,302 50	16,787 54		16,787 54	24,084 12	41,974 16
	70,598 71		70,598 71	3,927 34	74,526 05
48,969 77	400,864 11		400,864 11	39,052 02	488,905 90
31,757 68	185,375 60		185,375 60	42,503 27	259,636 55
67,690 71	309,326 62	55,615 78	365,442 40	39,043 22	472,176 33

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TABLE IV.—SHOWNIG NATURE

Name and Location.	Losses	
	Adjusted.	Resisted.
Companies of Other States.		
Union Fire, Buffalo, N. Y.	$800 00	
United Firemen's, Philadelphia, Pa.	19,675 88	$2,525 00
United States Fire, New York, N. Y.	9,526 20	1,900 00
Western, Pittsburg, Pa.	28,231 33	889 00
Westchester Fire, New York, N. Y.	66,725 54	4,000 00
Williamsburgh City Fire, Brooklyn, N. Y.	46,001 08	6,514 38
Totals—Companies of other States	$5,612,122 57	$643,449 23
Companies of Foreign Governments.		
British America Assurance Co., Toronto, Can.	$37,353 17	$3,600 00
British and Foreign Marine (limited), Liverpool, Eng.	64,767 00	8,855 77
City of London Fire (limited), London, Eng.	35,259 77	8,750 00
Caledonian, Edinburgh, Scot.	69,578 54	
Commercial Union Assurance Co., London, Eng.	173,323 28	14,647 66
Guardian Fire and Life Assurance Co., London, Eng.	95,556 00	8,100 00
Hamburg Bremen, Fire, Hamburg, Ger.	25,780 00	25,250 00
Imperial Fire, London, Eng.	72,649 47	10,100 00
Lancashire, Manchester, Eng.	177,662 94	29,513 90
Lion Fire, London, Eng.	51,179 06	3,947 00
Liverpool and London and Globe, Liverpool, Eng.	422,937 88	33,365 00
London Assurance Corporation, London, Eng.	58,034 33	
London & Lancashire, Fire, Liverpool, Eng.	118,011 06	17,809 90
Manchester Fire Assurance Company, Manchester, Eng.	10,948 25	3,000 00
Mannheim, Mannheim, Ger.	20,483 23	5,000 00
Marine (limited), London, Eng.	22,650 00	
North British and Mercantile, London, Eng.	147,341 17	25,118 07
Northern Assurance Co., London, Eng.	96,698 32	21,391 00
Norwich Union Fire, Norwich, Eng.	93,078 74	
Phœnix Assurance Co., London, Eng.	189,008 00	9,843 00
Queen, Liverpool, Eng.	124,283 23	11,551 60
Reliance Marine, Liverpool, Eng.	1,538 28	4,683 48
Royal, Liverpool, Eng.	399,535 75	45,976 33
Sea, Liverpool, Eng.	52,500 00	
Scottish Union and National, Edinburgh	59,765 20	3,195 00
Standard Marine, Liverpool, Eng.	11,645 00	
Sun Fire Office, London, Eng.	133,774 65	14,335 00
Transatlantic Fire, Hamburg, Ger.	22,781 14	5,217 50
Union Marine (limited), Liverpool, Eng.	14,831 43	13,500 00
Western Assurance Co., Toronto, Can.	80,417 25	2,600 00
Totals—Foreign Companies	$2,883,357 04	$329,350 21
Totals—Companies of other States	5,612,122 57	643,449 23
Totals—Michigan Companies	16,021 65	10,225 51
Aggregates	$8,511,501 26	$983,024 95

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OF LIABILITIES.—*Concluded.*

Unpaid.	Unearned Premiums.			All other Liabilities.	Total Liabilities except Capital.
Total.	Fire.	Marine and Inland.	Total.		
$500 00	$36,167 02		$36,167 02		$36,967 02
22,200 88	167,082 53		167,082 53	$622,208 94	811,442 35
11,426 20	120,228 32	$24,455 16	144,683 48	6,948 74	163,058 42
29,120 23	97,534 45		97,534 45	4,881 46	131,536 24
70,725 54	787,634 45	826 87	788,460 82	20,240 19	879,426 55
52,515 46	451,394 74		451,394 74	16,483 01	520,393 21
$6,255,571 80	$55,306,950 07	$1,340,054 85	$56,649,004 92	$9,891,001 16	$72,795,577 88
340,933 17	$371,076 11	$23,750 79	$394,826 90	$28,079 56	$463,859 63
73,622 77		121,758 63	121,758 63	81,558 92	276,940 32
44,009 77	272,947 29		272,947 29	16,369 46	333,326 52
69,573 54	389,708 47		389,708 47	4,479 32	463,761 33
187,970 89	1,908,407 03	13,923 88	1,922,330 91	73,521 79	2,183,823 59
103,656 00	891,983 69		891,983 69	16,356 65	1,011,996 34
51,030 00	730,241 98		730,241 98	17,430 06	798,701 99
92,749 47	810,863 57		810,863 57	31,912 54	925,525 58
297,176 84	1,090,285 94		1,090,285 94	44,788 23	1,342,251 01
55,126 06	269,574 21		269,574 21	20,583 70	345,283 97
456,302 88	3,376,318 58		3,376,318 58	638,878 67	4,471,500 13
58,084 23	778,699 69		778,699 69	1,674 02	838,408 04
135,920 96	1,361,569 32		1,361,569 32	68,372 55	1,565,762 83
13,948 25	142,348 35		142,348 35		156,296 60
25,458 23	16,740 76		16,740 76	3,224 33	45,448 32
22,650 00	42,940 57		42,940 57	43,455 28	109,045 85
172,459 24	1,624,595 42		1,624,595 42	5,756 82	1,802,811 48
118,089 32	820,481 74		820,481 74	34,764 23	973,335 29
93,075 74	884,027 39		884,027 39	21,004 53	998,105 66
198,546 00	1,344,387 86		1,344,387 86	62,092 04	1,605,325 90
135,534 53	1,262,996 75		1,262,996 75	14,773 57	1,413,605 15
6,221 71		15,558 37	15,558 37	2,301 45	24,081 53
445,512 06	2,877,216 98		2,877,216 98	475,233 76	3,797,962 82
52,500 00		54,158 83	54,158 83	20,410 93	127,069 76
62,980 20	394,158 62		394,158 62	30,337 23	487,456 05
11,645 00		21,488 19	21,488 19		33,133 19
148,109 65	1,152,355 05		1,152,355 05	72,886 51	1,373,351 21
27,996 64	171 767 12		171,767 12	3,788 72	203,554 48
28,331 43		43,507 04	43,507 04	31,409 29	103,247 76
83,017 25	504,901 59	53,637 40	558,538 99	17,297 86	658,854 10
$3,212,707 25	$23,490,594 03	$347,783 13	$23,838,377 16	$1,882,742 02	$28,933,826 43
6,255,571 80	55,306,950 07	1,340,054 85	56,649,004 92	9,891,001 16	72,795,577 88
26,247 16	461,424 64	7,642 36	470,067 00	5,895 29	502,209 45
$9,494,526 21	$79,260,968 74	$1,695,480 34	$80,957,449 08	$11,779,638 47	$102,231,613 76

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TABLE V.—*Showing Sources of the Income of Stock Fire, Fire-Marine and*

Name and Location.	Premiums.	
	Fire.	Inland and Marine.
Michigan Companies.		
Detroit Fire and Marine, Detroit	$185,431 89	$37,366 13
Grand Rapids Fire Insurance Co., Grand Rapids	122,605 15	
Michigan Fire and Marine, Detroit	412,630 61	67,447 47
Total—Michigan Companies	$720,667 65	$104,813 60
Companies of other States.		
Ætna, Hartford, Conn.	$2,983,203 01	$157,103 80
Agricultural, Watertown, N. Y.	835,336 76	
Alliance Insurance Association, New York, N. Y.	171,970 49	
Amazon, Cincinnati, O.	250,814 26	
American, Boston, Mass.	229,157 34	32,606 33
American, Newark, N. J.	447,924 73	
American Central, St. Louis, Mo.	594,379 62	
American Fire, New York, N. Y.	756,780 42	
American Fire, Philadelphia, Pa.	1,945,165 19	
Artisans, Pittsburgh, Pa.	23,911 43	
Aurora Fire and Marine, Cincinnati, O.	91,945 69	
Broadway, New York, N. Y.	103,498 63	
Boylston, Boston, Mass.	262,320 61	31,100 16
Buffalo German, Buffalo; N. Y.	430,097 96	
California, San Francisco, Cal.	627,284 78	128,618 10
Citizens', New York, N. Y.	663,569 39	
Citizens', Pittsburgh, Pa.	255,012 09	
Commerce, Albany, N. Y.	101,145 02	
Commonwealth, New York, N. Y.	199,024 32	
Concordia Fire, Milwaukee, Wis.	294,125 69	
Connecticut Fire, Hartford, Conn.	1,138,145 96	
Continental, New York, N. Y.	2,303,083 20	47 72
Cooper, Dayton, O.	130,091 53	
Delaware Mutual Safety, Philadelphia, Pa.	194,189 81	250,262 57
Dwelling House, Boston, Mass.	188,253 50	
Eagle Fire, New York, N. Y.	138,980 50	
Empire State, Rochester, N. Y.	156,759 19	
Equitable Fire and Marine, Providence, R. I.	275,028 08	6,208 23
Eureka Fire and Marine, Cincinnati, O.	71,912 69	4,693 43
Exchange Fire, New York, N. Y.	252,610 29	49,530 89
Farmers' Fire, York, Pa.	334,105 53	
Farragut Fire, New York, N. Y.	166,633 80	
Firemen's, Dayton, O.	172,677 33	
Fireman's, Newark, N. J.	260,457 13	
Firemen's Fund, San Francisco, Cal.	1,158,548 89	175,090 49
Fire Association, Philadelphia, Pa.	1,713,045 40	
Fire Insurance Co. of the County of Philadelphia, Philadelphia, Pa.	202,036 79	
Franklin Fire, Philadelphia, Pa.	487,870 30	
German, Freeport, Ill.	1,244,068 04	
German American, New York, N. Y.	2,388,212 97	
German Fire, Peoria, Ill.	218,040 84	
German Fire, Pittsburgh, Pa.	221,105 07	
Germania Fire, New York, N. Y.	1,143,338 93	
Girard Fire and Marine, Philadelphia, Pa.	449,759 59	
Glens Falls, Glens Falls, N. Y.	556,503 19	
Granite State Fire, Portsmouth, N. H.	298,048 11	
Greenwich, New York, N. Y.	812,813 80	170,737 81
Hanover Fire, New York, N. Y.	1,187,504 94	
Hartford Fire, Hartford, Conn.	3,071,634 75	
Hekla Fire, St. Paul, Minn.	140,511 66	

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Marine Insurance Companies doing business in Michigan during the Year 1890.

Premiums.	Interest and Dividends.				
Total.	Interest on Mortgages.	Interest on Bonds, Dividends on Stocks, etc.	Rents.	Receipts from all other Sources.	Total Income.
$222,798 02	$51,971 46	$5,209 69	$1,204 82		$281,183
122,605 15	11,586 14	6,547 00	50 00	$50 00	140,838
480,078 08	39,506 98	2,545 65		3,838 71	525,969
$825,481 25	$103,064 58	$14,302 34	$1,254 82	$3,888 71	$947,991
$2,140,306 81	$2,275 00	$423,619 48	$4,124 50		$3,580,325
835,336 76	80,515 15	23,855 34	3,476 25		943,183
171,970 49	10,607 40				182,577
260,814 26	1,558 27	19,406 19	1,167 69		272,946
261,763 67		23,674 53			285,438
447,924 73	67,141 33	23,957 17	5,640 57		544,663
594,379 62		38,501 41	26,207 25		659,088
758,730 42	3,247 00	43,874 87			808,852
1,945,165 19	58,104 95	62,413 54		61,039 80	2,126,723
23,911 43	4,564 90	516 90	984 96		29,977
91,945 69	1,191 13	5,483 65			98,620
168,498 63	90 00	21,149 65			124,738
283,450 77	8,211 51	27,763 08			329,395
430,097 96	24,635 59	20,119 11	17,640 31	2,746 32	495,239
753,902 88	4,553 79	41,316 06	15 00	5,528 98	807,311
663,569 39	3,394 91	32,198 33	5,035 84		704,198
255,012 09	16,950 76	15,577 36	5,568 66		293,108
101,145 02	945 74	14,429 97	3,268 95		119,789
199,024 32	3,137 50	13,805 50			215,967
284,125 69	19,630 33	7,975 00			321,731
1,198,145 98	41,558 34	65,865 93			1,245,570
2,303,960 92	8,082 57	197,217 99	39,431 06		2,547,812
130,091 33	2,955 62	9,709 95			142,757
444,453 38	38,663 75	18,749 97	2,300 00		504,166
159,253 50	8,422 89	9,700 00	185 00		206,561
138,980 50	982 50	24,491 03	14,427 38	2 40	178,883
136,739 19	9,205 89	1,342 52			167,307
331,206 26	5,125 81	15,882 06	4,345 02		306,599
74,606 12		9,814 00		1,146 29	87,566
302,141 18	6,895 85	8,695 90			317,732
324,405 53	10,445 62	13,728 22	353 00	1,768 53	360,400
166,638 80	1,290 00	13,943 06	480 00	4 60	182,351
172,677 38	16,880 01	3,043 79	7,004 67	9,279 86	208,835
269,457 13	48,668 63	40,024 22	7,676 90		356,826
1,238,639 35	38,016 60	61,682 93	20,859 08		1,454,197
1,713,045 40	84,943 91	144,162 56	1,255 05	2,691 64	1,946,098
282,086 79	12,494 29	26,461 45	1,017 62	177 97	242,188
487,570 20	85,957 52	54,389 60	9,064 07	1,995 50	639,276
1,244,068 04	109,213 91	31,168 58	347 87	7,520 17	1,392,318
2,398,212 97		231,128 36			2,619,341
218,040 84	21,276 56	1,345 33	75 95		240,738
221,105 07	12,739 70	6,909 50	2,537 49	306 48	243,598
1,143,383 98	7,061 97	111,125 26			1,261,521
449,750 50	40,859 46	17,275 56	7,951 16	562 00	516,407
598,588 19	39,508 35	53,544 51	258 00		649,814
298,948 11	7,197 66	12,173 44			317,419
998,351 61	876 00	46,848 54	13,391 65	395 86	1,044,563
1,187,504 94	4,166 25	87,938 59	1,660 15		1,281,264
3,071,594 75	75,278 65	172,124 62	20,149 29		3,339,137
149,511 66	1,157 50	11,728 23			153,397

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TABLE V.—SHOWING SOURCES

Name and Location.	Premiums.	
	Fire.	Inland and Marine.
Companies of other States.		
Home, New York, N. Y.	$3,945,653 07	$163,267 86
Insurance Company of North America, Philadelphia, Pa.	2,968,519 26	1,413,747 22
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	305,111 93	
Jersey City, Jersey City, N. J.	131,262 46	
Kings County Fire, Brooklyn, N. Y.	64,805 50	
Liberty, New York, N. Y.	816,563 59	34,231 86
Manufacturers and Builders' Fire, New York, N. Y.	218,761 94	
Manufacturers and Merchants', Pittsburgh, Pa.	80,378 92	7,963 65
Mechanics', Philadelphia, Pa.	154,925 24	
Mercantile Fire and Marine, Boston, Mass.	112,899 03	23,624 25
Merchants', Newark, N. J.	832,428 23	
Merchants', Providence, R. I.	268,211 02	
Milwaukee Mechanics, Milwaukee, Wis.	558,832 12	
National Fire, Hartford, Conn.	1,178,477 31	
National Fire, New York, N. Y.	222,896 54	
Newark Fire, Newark, N. J.	206,231 50	
New Hampshire Fire, Manchester, N. H.	763,577 35	
New York Fire, New York, N. Y.	169,416 82	
New York Bowery Fire, New York, N. Y.	386,379 48	
Niagara Fire, New York, N. Y.	1,839,786 07	17,846 00
North American, Boston, Mass.	154,815 19	
Northwestern National, Milwaukee, Wis.	547,637 76	11,857 54
Ohio, Dayton, O.	62,663 19	
Ohio Farmers, Le Roy, O.	793,862 85	
Orient, Hartford, Conn.	1,004,126 40	13,945 25
Pacific Fire, New York, N. Y.	250,570 04	
Packers and Provision Dealers', Chicago, Ill.	82,046 30	
Park Fire, New York, N. Y.	48,387 51	
Pennsylvania Fire, Philadelphia, Pa.	1,189,561 13	
People's, Pittsburgh, Pa.	164,202 34	
People's Fire, Manchester, N. H.	470,113 52	20,918 76
People's Fire, New York, N. Y.	121,481 36	10,066 38
Phenix, Brooklyn, N. Y.	3,336,436 44	
Phœnix, Hartford, Conn.	2,652,591 32	
Providence Washington, Providence, R. I.	762,289 86	367,908 65
Prudential, Boston, Mass.	89,984 52	
Reading Fire, Reading, Pa.	278,640 03	
Rochester German, Rochester, N. Y.	436,780 89	
Rutgers Fire, New York, N. Y.	74,831 48	
Security Fire, Cincinnati, O.	66,492 51	5,488 10
Security, New Haven, Conn.	511,180 15	102,733 92
Springfield Fire and Marine, Springfield, Mass.	1,771,814 78	
Spring Garden, Philadelphia, Pa.	299,244 16	
Southern California, Los Angeles, Cal.	213,668 14	
Standard Fire, New York, N. Y.	55,387 52	
State Investment and Insurance Co., San Francisco, Cal.	409,221 02	
St. Paul Fire and Marine, St. Paul, Minn.	831,963 19	207,772 45
St. Paul German, St. Paul, Minn.	474,931 99	
Sun, San Francisco, Cal.	173,945 28	74,736 62
Syndicate, Minneapolis, Minn.	192,318 69	
Teutonia Fire, Philadelphia, Pa.	23,219 33	
Teutonia Fire and Marine, Dayton, O.	65,432 86	
Traders, Chicago, Ill.	597,817 14	
Union, Philadelphia, Pa.	265,446 25	
Union, San Francisco, Cal.	652,457 54	97,781 65
Union Fire, Buffalo, N. Y.	32,291 14	
United Firemen's, Philadelphia, Pa.	241,083 80	
United States Fire, New York, N. Y.	168,401 64	24,375 26
Western, Pittsburgh, Pa.	153,790 85	677 47
Westchester Fire, New York, N. Y.	956,402 19	2,978 76
Williamsburgh City Fire, Brooklyn, N. Y.	534,729 37	
Totals—Companies of other States	$63,779,863 24	$3,607,921 18

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OF INCOME.—*Continued.*

Premiums.	Interest and Dividends.				
Total.	Interest on Mortgages.	Interest on Bonds, Dividends on Stocks, etc.	Rents.	Receipts from all other Sources.	To
$4,10[illegible],920 93	$48,777 80	$241,608 41	$93,976 19		
4,[illegible],266 48	139,290 79	230,355 54		$29,894 43	
305,111 93	5,141 62	10,841 05	25,524 87	2,342 90	
131,262 46	11,692 27	9,310 62	2,795 12	2,830 75	
64,[illegible]05 50	1,823 29	9,996 82	4,169 87		
[illegible]50,795 45		65,687 23			
21[illegible],761 94	2,058 33	13,975 60	7,120 69	128 00	
68,342 57	7,154 96	5,564 56	894 21		
154,[illegible]25 24	13,842 06	14,364 48	5,049 54	359 50	
136,523 28	7:33 75	28,140 71			
[illegible]32,425 23	22,733 71	43,434 55	2,521 67		
3[illegible],211 02	5,205 09	15,325 80		75 00	
3[illegible],[illegible]32 12	50,754 98	33,811 15	916 65	360 95	
1,17[illegible],477 31	36,597 98	78,255 66	2,954 51		
222,[illegible]6 54	776 82	14,004 33			
3[illegible],231 50	22,022 64	7,635 00	868 50		
73,577 35	32,034 81	45,278 42			
169,416 82	1,852 58	8,429 73	2,833 66		
3[illegible],379 45		23,597 41			
1,[illegible]57,6[illegible]2 07	2,713 00	74,759 04	15,465 92		
154,815 19	3,747 05	9,332 88	1,961 96	857 01	
359,495 30	22,662 52	43,052 30			
62,663 19	7,607 08	3,416 07	1,076 66		
793,[illegible]62 95		65,871 98			
1,01[illegible],[illegible]61 65	15,489 87	67,270 51	539 85		
29,[illegible]70 04	6,619 62	14,426 00	2,850 04		
[illegible],046 30	14,234 62	2,998 66			
4[illegible],337 51		10,200 00			
1,149,561 13	24,712 97	134,925 44	2,783 17		
184,302 34	9,473 39	2,979 71	4,115 50		
	12,536 00	20,641 00			
491,032 28		10,736 04			
131,547 74	8,368 37	94,889 03	81,730 24	5,609 10	
3,336,436 44	83,367 79	186,305 60	6,356 62		
2,[illegible]52,591 32		43,299 20			
1,130,19[illegible] 51		5,260 02		1,280 64	
[illegible],994 52	2,992 30	9,898 72	505 85	1,712 85	
27[illegible],[illegible]40 03	17,117 59	5,245 95	10,880 97	6,791 87	
496,750 49	14,530 06	11,522 36	2,447 50	136 96	
74,831 4[illegible]	2,223 17	9,061 51		1,521 92	
71,940 61		18,301 21		137 50	
613,914 07	8,563 90	124,505 61	4,270 20		
1,771,[illegible]14 78	14,538 78	26,984 47	3,533 36	1,057 43	
290,244 16	26,944 73		3,509 25		
213,668 14	14,096 67	18,581 07			
55,387 52	200 00	1,347 37	9,411 00		
469,221 02	14,234 17	59,571 47	8,299 59		
1,039,735 64	43,047 45	12,290 32			
474,981 99	7,016 25	23,638 39	5,750 00	2 90	
245,[illegible]1 90	2,932 05	8,565 39		1,200 00	
152,315 69	11,698 39				
23,219 33	2,151 61	6,948 38	1,198 92		
65,432 [illegible]	15,796 40	4,528 00	200 00	1,200 00	
507,817 14	9,910 91	49,913 69			
285,446 25	410 00	14,899 80	6,471 78	55 02	
730,239 19	10,427 21	26,639 87	8,760 00		
		2,410 50	445 86		
22,[illegible]91 14	7,515 06	14,972 90			
241,[illegible]63 90	32,782 71	1,088 15	898 75	10 00	
192,776 90	31,060 96	7,638 39	775 00		
134,468 32	10,739 55	31,675 50			
959,380 95	22,779 78	18,831 19	24,940 18		
534,729 37	16,364 09				
$12,287,[illegible]54 42	$1,949,829 54	$4,565,788 62	$585,698 54	$152,226 13	

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TABLE V.—SHOWING SOURCES

Name and Location.	Premiums.	
	Fire.	Inland and Marine.
Companies of Foreign Governments.		
British America Assurance Co., Toronto, Can.	$534,996 18	$50,685 07
British and Foreign Marine (limited), Liverpool, Eng.		858,406 53
City of London Fire (limited), London, Eng.	412,408 06	
Caledonian, Edinburgh, Scotland	526,092 82	
Commercial Union Assurance Co., London, Eng.	2,480,945 30	243,442 86
Guardian Fire and Life Assurance Co., London, Eng.	1,108,099 03	
Hamburg Bremen, Fire, Hamburg, Ger.	959,147 34	
Imperial Fire, London, Eng.	1,103,813 93	
Lancashire, Manchester, Eng.	1,649,560 54	
Lion Fire, London, Eng.	436,186 07	
Liverpool and London and Globe, Liverpool, Eng.	4,496,999 86	
London Assurance Corporation, London, Eng.	996,464 15	
London & Lancashire, Fire, Liverpool, Eng.	1,740,297 36	
Manchester Fire Assurance Company, Manchester, Eng.	152,310 56	
Mannheim, Mannheim, Ger.		175,009 19
Marine (limited), London, Eng.		290,925 97
North British and Mercantile, London, Eng.	2,092,754 37	
Northern Assurance Co., London, Eng.	1,070,766 27	
Norwich Union Fire, Norwich, Eng.	1,223,029 08	
Phœnix Assurance Co., London, Eng.	1,784,705 70	
Queen, Liverpool, Eng.	1,576,807 34	
Reliance Marine, Liverpool, Eng.		53,367 88
Royal, Liverpool, Eng.	3,574,840 08	
Sea, Liverpool, Eng.		295,994 16
Scottish Union and National, Edinburgh	600,083 26	
Standard Marine, Liverpool, Eng.		110,965 46
Sun Fire Office, London, Eng.	1,455,217 81	
Transatlantic Fire, Hamburg, Ger.	263,874 30	
Union Marine (limited), Liverpool, Eng.		311,274 72
Western Assurance Co., Toronto, Can.	849,531 86	359,671 35
Totals { Foreign Companies	$31,083,931 27	$2,749,743 19
Totals { Companies of other States	68,779,863 24	3,607,921 18
Totals { Michigan Companies	720,667 65	104,813 60
Aggregates	$100,584,462 16	$6,462,477 97

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OF INCOME.—*Concluded.*

Premiums.	Interest and Dividends.		Rents.	Receipts from all other Sources.	Total Income.
Total.	Interest on Mortgages.	Interest on Bonds, Dividends on Stocks, etc.			
$568,681 25	$26,438 84			$6,011 99	$618,132 08
858,406 53		$50,343 97			908,750 50
412,406 06		21,743 33			434,151 39
523,092 82		9,702 53			535,795 35
2,724,288 16	57,722 26	3,030 83	$36,011 44		2,821,152 69
1,103,099 03	3,487 50	29,282 00	3,400 00		1,139,268 53
959,147 34	405 00	32,649 14			992,201 48
1,103,513 93		29,820 42	14,032 56	120 00	1,147,786 91
1,649,940 54		78,288 85	1,815 66		1,729,665 05
435,188 07	9,278 53	15,085 06			460,549 66
4,494,999 86	76,898 95	118,953 95	78,234 64		4,771,087 40
996,464 15		73,317 50			1,069,781 65
1,740,297 36		81,814 19	540 25		1,822,651 80
152,310 56					152,310 56
175,009 19					175,009 19
290,925 97					290,925 97
2,092,754 37		141,458 46			2,234,212 83
1,070,786 27		60,325 50		42 57	1,131,134 34
1,222,029 08		64,231 09			1,287,260 17
1,784,705 70		56,920 00			1,841,625 70
1,576,807 34		91,927 53	1,708 33		1,670,443 20
53,367 98		6,000 00			59,367 88
3,574,840 06		119,329 44	70,379 27		3,764,548 79
295,994 16		12,000 00			307,994 16
600,053 26	46,295 03	22,012 74			668,391 03
110,965 46		6,000 00			116,965 46
1,455,217 91	35,158 22	25,734 95	4,856 09		1,520,967 07
253,574 30		17,248 14			281,122 44
311,274 72		14,151 72		744 07	326,170 51
1,209,203 21		34,329 08			1,243,532 29
$33,398,874 46	$255,684 33	$1,215,700 42	$210,978 24	$6,918 63	$35,522,956 08
72,287,734 42	1,949,829 54	4,565,788 62	585,698 54	152,226 13	79,641,327 25
825,431 25	103,064 58	14,302 34	1,254 82	3,888 71	947,991 70
$107,046,940 13	$2,308,578 45	$5,795,791 38	$797,931 60	$163,033 47	$116,112,275 03

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TABLE V.—SHOWING SOURCES

Name and Location.	Premiums.	
	Fire.	Inland and Marine.
Companies of Foreign Governments.		
British America Assurance Co., Toronto, Can.	$534,996 18	$50,685 07
British and Foreign Marine (limited), Liverpool, Eng.		858,406 53
City of London Fire (limited), London, Eng.	412,408 06	
Caledonian, Edinburgh, Scotland	526,092 82	
Commercial Union Assurance Co., London, Eng.	2,480,945 30	243,442 36
Guardian Fire and Life Assurance Co., London, Eng.	1,108,099 03	
Hamburg Bremen, Fire, Hamburg, Ger.	959,147 84	
Imperial Fire, London, Eng.	1,103,813 93	
Lancashire, Manchester, Eng.	1,649,560 54	
Lion Fire, London, Eng.	436,186 07	
Liverpool and London and Globe, Liverpool, Eng.	4,496,999 86	
London Assurance Corporation, London, Eng.	996,464 15	
London & Lancashire, Fire, Liverpool, Eng.	1,740,297 36	
Manchester Fire Assurance Company, Manchester, Eng.	152,310 56	
Mannheim, Mannheim, Ger.		175,009 19
Marine (limited), London, Eng.		290,925 97
North British and Mercantile, London, Eng.	2,092,754 37	
Northern Assurance Co., London, Eng.	1,070,766 27	
Norwich Union Fire, Norwich, Eng.	1,223,029 08	
Phœnix Assurance Co., London, Eng.	1,784,705 70	
Queen, Liverpool, Eng.	1,576,807 34	
Reliance Marine, Liverpool, Eng.		53,367 88
Royal, Liverpool, Eng.	3,574,840 08	
Sea, Liverpool, Eng.		295,994 16
Scottish Union and National, Edinburgh	600,083 26	
Standard Marine, Liverpool, Eng.		110,965 46
Sun Fire Office, London, Eng.	1,455,217 81	
Transatlantic Fire, Hamburg, Ger.	263,874 30	
Union Marine (limited), Liverpool, Eng.		311,274 72
Western Assurance Co., Toronto, Can.	849,531 86	359,671 35
Totals — Foreign Companies	$31,083,931 27	$2,749,743 19
Totals — Companies of other States	68,779,863 24	3,607,921 18
Totals — Michigan Companies	720,667 65	104,813 60
Aggregates	$100,584,462 16	$6,462,477 97

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OF INCOME.—*Concluded.*

Premiums.	Interest and Dividends.		Rents.	Receipts from all other Sources.	Total Income.
Total.	Interest on Mortgages.	Interest on Bonds, Dividends on Stocks, etc.			
$565,681 25	$26,438 84			$6,011 99	$618,132 08
858 406 53		$50,343 97			908,750 50
412,408 06		21,743 33			434,151 39
526,092 82		9,702 53			535,795 35
2,724,388 16	57,722 26	3,030 83	$36,011 44		2,821,152 69
1,103,009 03	3,487 50	29,283 00	3,400 00		1,139,268 53
959,147 34	405 00	32,649 14			992,201 48
1,103,813 93		29,820 42	14,032 56	120 00	1,147,786 91
1,649,560 54		78,288 85	1,815 66		1,729,665 05
436,186 07	9,278 53	15,085 06			460,549 66
4,496,999 86	76,898 95	118,953 95	78,234 64		4,771,087 40
996,464 15		73,317 50			1,069,781 65
1,740,297 36		81,814 19	540 25		1,822,651 80
152,310 56					152,310 56
175,009 19					175,009 19
290,925 97					290,925 97
2,092,754 37		141,458 46			2,234,212 83
1,070,766 27		60,325 50		42 57	1,131,134 34
1,223,029 08		64,231 09			1,287,260 17
1,784,705 70		56,920 00			1,841,625 70
1,576,807 34		91,927 53	1,708 33		1,670,443 20
53,367 58		6,000 00			59,367 88
3,574,840 08		119,329 44	70,379 27		3,764,548 79
295,994 16		12,000 00			307,994 16
630,063 26	46,295 03	22,012 74			668,391 03
110,965 46		6,000 00			116,965 46
1,455,217 81	35,158 22	25,734 95	4,856 09		1,520,967 07
263,574 30		17,248 14			281,122 44
311,274 72		14,151 72		744 07	326,170 51
1,209,203 21		34,329 08			1,243,532 29
$83,589,674 46	$255,684 33	$1,215,700 42	$210,978 24	$6,918 63	$35,522,956 08
72,287,784 42	1,949,829 54	4,565,788 62	585,698 54	152,226 13	79,641,327 25
825,481 25	103,064 58	14,302 34	1,254 82	3,888 71	947,991 70
$157,646,940 13	$2,308,578 45	$5,795,791 38	$797,931 60	$163,033 47	$116,112,275 03

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TABLE VI.—*Showing the Nature of the Expenditures of the Stock, Fire, Fire-*
day of Decem-

Name and Location.	Dividends.	Losses Fire.
Michigan Companies.		
Detroit Fire and Marine, Detroit	$35,000 00	$89,874 35
Grand Rapids Fire Insurance Co., Grand Rapids	12,000 00	68,664 33
Michigan Fire and Marine, Detroit	32,000 00	195,208 08
Total—Michigan Companies	$79,000 00	$353,746 76
Companies of Other States.		
Ætna, Hartford, Conn.	$720,000 00	$1,512,543 30
Agricultural, Watertown, N. Y.	50,015 00	465,721 15
Alliance Insurance Association, New York, N. Y.		104,883 54
Amazon, Cincinnati, O.	17,508 30	137,916 55
American, Boston, Mass.	8,763 00	140,778 65
American, Newark, N. J.	63,780 00	212,558 27
American Central, St. Louis, Mo.	57,000 00	236,495 43
American Fire, New York, N. Y.	40,000 00	377,789 95
American Fire, Philadelphia, Pa.	49,600 00	1,075,266 93
Artisans, Pittsburgh, Pa.	5,778 50	6,317 55
Aurora Fire and Marine, Cincinnati, O.	4,729 67	33,438 33
Broadway, New York, N. Y.	22,000 00	35,266 89
Boylston, Boston, Mass.	16,716 00	149,047 82
Buffalo German, Buffalo, N. Y.	40,000 00	207,331 90
California, San Francisco, Cal.	54,000 00	330,190 05
Citizens', New York, N. Y.	29,742 15	385,339 23
Citizens', Pittsburgh, Pa.	20,000 00	151,800 83
Commerce, Albany, N. Y.	16,000 00	62,022 53
Commonwealth, New York, N. Y.		110,413 94
Concordia Fire, Milwaukee, Wis.	12,000 00	164,796 63
Connecticut Fire, Hartford, Conn.	80,000 00	580,952 60
Continental, New York, N. Y.	189,797 00	1,221,813 24
Cooper, Dayton, O.	10,000 00	52,128 17
Delaware Mutual Safety, Philadelphia, Pa.		88,421 51
Dwelling House, Boston, Mass.	18,000 00	107,580 57
Eagle Fire, New York, N. Y.	37,270 00	54,590 12
Empire State, Rochester, N. Y.		113,506 60
Equitable Fire and Marine, Providence, R. I.	21,022 70	144,492 68
Eureka Fire and Marine, Cincinnati, O.	12,000 00	37,607 85
Exchange Fire, New York, N. Y.	7,000 35	206,154 48
Farmers' Fire, York, Pa.		214,870 33
Farragut Fire, New York, N. Y.	20,000 00	65,565 75
Firemen's, Dayton, O.	15,090 00	102,910 18
Fireman's Newark, N. J.	72,060 00	123,168 22
Firemen's Fund, San Francisco, Cal.	120,000 00	555,030 83
Fire Association, Philadelphia, Pa.	200,000 00	862,680 77
Fire Ins. Co. of the County of Philadelphia, Pa.	27,812 00	107,891 28
Franklin Fire, Philadelphia, Pa.	99,600 00	227,547 49
German, Freeport, Ill.	40,000 00	732,230 64
German American, New York, N. Y.	200,000 00	1,301,445 57
German Fire, Peoria, Ill.	18,000 00	133,882 51
German Fire, Pittsburgh, Pa.	20,000 00	127,817 05
Germania Fire, New York, N. Y.	100,000 00	605,311 95
Girard Fire and Marine, Philadelphia, Pa.	72,000 00	161,447 44
Glens Falls, Glens Falls, N. Y.	20,000 00	259,914 11

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Marine, and Marine Insurance Companies doing business in Michigan on the 31st ber, 1890.

Paid. Marine and Inland.	Paid. Total.	Commissions and Brokerage.	Office Salaries.	Taxes.	Other Expenses.	Total Expenditures.
$15,076 19	$107,950 54	$28,548 21	$19,065 74	$14,358 79	$15,956 66	$220,879 94
48,984 48	65,664 33	26,479 98	4,460 26	2,321 76	9,321 30	123,247 63
	244,202 51	98,140 30	12,270 00	11,586 74	48,918 29	447,067 84
367,070 63	$420,817 38	$153,168 49	$35,796 00	$28,217 29	$74,196 25	$791,195 41
577,764 13	$1,590,907 43	$498,150 94	$190,504 93	$58,831 88	$216,514 95	$3,274,310 13
	465,721 15	194,246 75	98,918 02	16,586 56	63,036 82	888,474 30
	104,833 54	43,080 94	13,780 20	4,398 60	13,337 48	189,425 76
28,980 67	137,916 55	56,973 95	20,551 72	5,729 03	22,174 80	260,853 85
	167,759 32	50,953 87	24,433 75	6,316 96	20,042 42	278,269 32
	212,358 27	76,872 89	46,318 91	15,996 01	35,461 38	450,987 46
	286,495 43	82,347 43	50,815 00	13,425 49	83,043 17	573,126 52
	377,789 95	158,222 28	60,803 82	10,607 98	80,407 21	727,831 24
	1,075,266 93	396,875 51	240,178 91	39,804 71	13,895 10	1,815,616 16
	6,317 55	2,762 43	5,113 15	529 50	2,963 30	23,464 43
	33,433 33	23,239 20	6,540 95	1,034 72	13,397 08	82,379 95
	35,266 89	23,436 52	11,969 73	449 46	13,568 88	106,691 48
31,402 95	180,450 80	56,493 10	28,700 00	2,722 83	28,371 47	313,453 20
	207,331 90	94,020 78	21,939 89	7,788 60	31,532 81	402,613 98
102,931 20	433,071 35	189,280 40	56,110 63	17,765 42	77,381 58	777,609 38
	325,339 23	135,107 40	49,009 00	16,518 60	93,996 70	709,710 08
	151,800 83	52,361 73	18,389 84	6,740 87	20,123 46	269,366 73
	62,022 58	19,634 46	11,088 88	6,325 47	7,188 56	122,259 90
	110,413 94	13,706 11	29,794 01	4,774 25	14,408 16	173,096 47
	164,796 68	63,675 97	22,925 00	7,424 92	27,871 01	298,693 58
	580,952 60	196,528 11	94,987 05	26,010 70	82,807 76	1,061,286 22
3,344 08	1,325,157 27	467,228 84	252,333 23	54,055 73	196,475 81	2,335,047 88
	52,128 17	24,585 81	12,513 44	2,860 68	18,814 93	120,853 03
119,119 30	207,540 90	38,292 46	88,766 60	17,963 82	26,769 30	379,383 08
	107,580 57	49,726 51	18,208 86	6,747 57	15,861 69	216,125 20
	54,590 12	30,760 53	31,180 09	3,233 82	7,677 02	164,711 58
	113,506 60	29,251 26	12,021 28	97 68	15,345 69	170,222 51
3,368 51	148,001 19	52,712 39	19,880 00	9,721 73	22,234 27	273,072 28
6,067 80	43,695 75	12,503 37	5,960 00	916 33	5,474 38	80,549 83
51,271 49	27,428 57	65,358 50	22,274 18	6,441 83	10,646 93	369,250 36
	214,870 33	67,866 24	23,085 94	9,025 69	21,457 82	336,306 12
	65,565 75	31,195 84	23,583 24	6,109 01	18,345 59	164,799 53
	102,910 18	36,158 67	14,048 00	6,186 40	22,428 18	196,731 43
	123,168 22	46,021 32	20,067 06	10,734 30	18,791 97	290,782 87
	669,318 83	182,392 55	112,654 77	25,688 64	127,906 08	1,208,460 87
34,788 00						
	862,680 77	338,998 73	140,896 28	55,288 89	33,177 78	1,631,037 45
	107,891 28	47,214 63	10,417 32	6,449 80	16,022 57	215,807 90
	227,547 49	85,582 28	52,324 90	22,998 42	67,663 84	556,217 93
	732,230 64	335,740 85	150,121 71	25,998 49	16,851 06	1,300,942 75
	1,301,445 57	401,036 59	189,866 17	62,103 26	241,849 15	2,396,240 74
	133,882 51	42,691 01	35,229 04	4,637 58	----------	234,440 14
	127,817 05	50,112 91	22,852 17	6,368 08	----------	226,650 21
	605,311 95	171,080 00	113,806 72	28,114 25	111,240 81	1,129,553 73
	161,447 44	87,890 13	55,260 00	14,647 00	20,230 89	411,515 46
	250,914 11	108,793 03	53,086 18	14,647 98	41,673 98	498,115 23

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TABLE VI.—SHOWING THE NATURE

Name and Location.	Dividends.	Losses	
		Fire.	
Granite State Fire, Portsmouth, N. H.	$12,000 00	$197,056 10	
Greenwich, New York, N. Y.	20,000 00	469,217 84	
Hanover Fire, New York, N. Y.	100,000 00	636,369 58	
Hartford Fire, Hartford, Conn.	300,000 00	1,587,808 00	
Hekla Fire, St. Paul, Minn.		40,199 07	
Home, New York, N. Y.	300,000 00	2,285,295 37	
Insurance Company of North America, Philadelphia, Pa.	450,000 00	1,617,843 08	
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	20,000 00	243,489 88	
Jersey City, Jersey City, N. J.	17,500 00	89,680 11	
Kings County Fire, Brooklyn, N. Y.	18,000 00	31,998 28	
Liberty, New York, N. Y.		535,300 18	
Manufacturers and Builders' Fire, New York, N. Y.	11,820 00	120,240 79	
Manufacturers and Merchants', Pittsburgh, Pa.	15,000 00	32,866 94	
Mechanics', Philadelphia, Pa.	19,953 00	72,997 48	
Mercantile Fire and Marine, Boston, Mass.	32,020 00	68,247 15	
Merchants', Newark, N. J.	40,835 00	517,243 56	
Merchants', Providence, R. I.	14,000 00	148,838 98	
Milwaukee Mechanics', Milwaukee, Wis.	50,120 50	259,445 83	
National Fire, Hartford, Conn.	100,000 00	572,516 85	
National Fire, New York, N. Y.		150,556 69	
Newark Fire, Newark, N. J.	25,308 99	136,092 43	
New Hampshire Fire, Manchester, N. H.	48,000 00	421,970 14	
New York Fire, New York, N. Y.	6,000 00	125,042 55	
New York Bowery Fire, New York, N. Y.	18,000 00	269,249 49	
Niagara Fire, New York, N. Y.	50,357 50	1,025,921 55	
North American, Boston, Mass.	6,000 00	97,418 72	
Northwestern National, Milwaukee, Wis.	60,000 00	263,497 21	
Ohio, Dayton, O.	9,000 00	25,127 49	
Ohio Farmers, LeRoy, O.		515,777 56	
Orient, Hartford, Conn.	60,000 00	557,139 43	
Pacific Fire, New York, N. Y.	24,000 00	139,818 08	
Packers and Provision Dealers', Chicago, Ill.	15,000 00	36,325 88	
Park Fire, New York, N. Y.	6,000 00	23,779 39	
Pennsylvania Fire, Philadelphia, Pa.	60,000 00	667,887 66	
People's, Pittsburgh, Pa.		136,860 64	
People's Fire, Manchester, N. H.	18,000 00	290,010 66	
People's Fire, New York, N. Y.	12,000 00	93,613 46	
Phenix, Brooklyn, N. Y.	100,000 00	1,870,564 63	
Phœnix, Hartford, Conn.	280,000 00	1,446,398 01	
Providence Washington, Providence, R. I.	24,000 00	398,672 08	
Prudential, Boston, Mass.		47,833 21	
Reading Fire, Reading, Penn.	20,022 40	118,924 89	
Rochester German, Rochester, N. Y.	16,000 00	226,047 52	
Rutgers Fire, New York, N. Y.	19,500 00	47,279 80	
Security, Cincinnati, O.	9,000 00	39,670 87	
Security, New Haven, Conn.	20,000 00	271,614 64	
Springfield Fire and Marine, Springfield, Mass.	150,000 00	985,623 87	
Spring Garden, Philadelphia, Pa.	64,000 00	137,074 75	
Southern California, Los Angeles, Cal.	12,333 33	105,272 08	
Standard Fire, New York, N. Y.	14,000 00	41,492 08	
State Investment and Insurance Co., San Francisco, Cal.	37 50	191,563 54	
St. Paul Fire and Marine, St. Paul, Minn.	50,000 00	470,776 77	
St. Paul German, St. Paul, Minn.	30,000 00	174,046 27	
Sun, San Francisco, Cal.	30,000 00	93,040 90	
Syndicate, Minneapolis, Minn.	7,500 00	97,371 20	
Teutonia Fire, Philadelphia, Pa.	9,000 00	3,426 74	
Teutonia Fire and Marine, Dayton, O.	20,000 00	16,951 04	
Traders, Chicago, Ill.	50,000 00	352,743 75	
Union, Philadelphia, Pa.	108 94	188,639 89	
Union, San Francisco, Cal.	22,222 50	387,299 38	

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OF EXPENDITURES.—*Continued.*

Paid. Marine and Inland.	Paid. Total.	Commissions and Brokerage.	Office Salaries.	Taxes.	Other Expenses.	Total Expenditures.
892,683 69	$197,056 10	$67,910 59	$10,980 00	$6,216 40	$22,586 88	$316,699 47
.....	561,901 58	236,668 59	59,242 89	10,291 95	64,874 39	952,979 35
.....	636,309 58	236,523 59	131,731 94	31,483 98	113,912 43	1,249,971 47
.....	1,597,808 00	506,901 85	201,688 76	59,812 60	242,850 00	2,899,061 21
.....	40,199 07	30,829 22	11,062 44	454 61	.....	82,545 34
101,575 20	2,396,870 76	742,441 78	412,646 48	84,396 71	291,875 51	4,218,231 24
1,030,938 03	2,648,671 11	747,887 70	188,300 89	116,041 06	300,917 88	4,451,818 64
313 10	343,201 98	63,639 01	40,780 94	10,286 43	13,181 94	391,699 30
.....	89,690 11	34,376 98	11,504 16	3,095 04	10,205 63	166,361 92
.....	31,998 28	14,562 56	13,407 94	2,449 76	7,505 27	87,928 81
16,473 03	551,778 20	182,369 86	45,006 62	14,834 03	76,168 69	870,157 40
.....	120,240 79	55,937 39	21,789 84	5,767 52	23,668 13	239,223 67
6,170 90	39,087 84	14,082 31	9,571 15	2,109 02	4,872 01	84,672 33
.....	72,997 48	37,410 18	7,441 64	6,364 26	9,175 80	153,342 36
21,380 77	89,507 92	30,333 00	12,730 00	4,751 54	8,122 21	177,464 67
.....	517,243 56	160,037 17	34,794 00	20,622 44	93,021 11	866,553 28
.....	148,338 98	50,569 34	38,063 46	7,489 85	44 79	258,956 42
.....	239,445 83	126,500 52	43,542 99	19,237 70	32,690 43	581,537 97
.....	573,516 85	208,495 67	103,796 03	30,302 55	86,258 01	1,096,369 11
.....	150,556 69	55,829 34	13,856 08	3,483 76	11,478 10	235,203 97
.....	136,092 43	45,314 97	17,461 51	9,377 04	13,806 46	247,356 40
.....	421,970 14	165,057 59	40,936 06	22,395 02	37,368 45	735,727 26
.....	125,042 55	41,449 42	20,624 94	4,173 14	7,201 56	204,491 61
.....	289,249 49	86,308 92	31,025 60	5,494 03	32,022 51	442,100 55
8,806 91	1,083,923 46	324,568 78	130,360 00	40,096 47	194,955 01	1,774,266 22
.....	97,418 72	30,645 65	13,690 73	5,639 36	13,975 87	167,370 33
9,372 91	270,370 12	95,579 89	58,631 85	15,872 06	48,915 13	549,369 05
.....	25,127 49	12,756 46	6,823 00	3,344 57	7,312 72	64,364 24
.....	515,777 56	148,370 91	32,750 00	25,500 00	43,554 70	765,953 17
6,355 92	583,905 35	206,574 00	53,206 94	23,325 48	79,205 53	966,307 30
.....	139,818 08	54,256 45	17,626 31	6,440 16	18,197 14	260,338 14
.....	36,325 88	23,964 26	.....	4,331 22	3,174 91	32,796 27
.....	33,779 39	9,618 30	5,186 09	313 09	6,706 17	51,608 04
.....	667,687 66	288,390 06	42,957 87	28,357 91	60,767 91	1,148,161 40
.....	136,360 64	33,409 98	8,659 84	4,384 52	12,843 90	196,158 88
9,927 50	299,938 46	111,852 46	20,084 30	11,486 06	32,298 38	493,659 66
5,955 24	100,248 70	30,517 06	11,735 00	1,729 08	9,776 63	166,006 47
12,116 56	1,912,711 19	709,082 68	277,218 33	65,501 46	319,322 05	3,333,835 71
.....	1,446,398 01	451,115 16	113,562 64	79,551 34	254,700 12	2,625,327 27
192,786 81	591,440 89	215,993 88	58,477 75	27,256 24	86,249 80	1,003,418 56
.....	47,833 21	19,910 38	10,623 96	3,580 97	111,801 62	193,700 14
.....	118,924 89	54,419 93	10,212 00	4,602 66	18,195 37	226,377 25
.....	226,047 52	86,504 80	24,182 35	7,349 59	29,149 37	389,233 63
.....	47,279 80	14,671 26	13,456 63	2,260 00	5,573 35	102,741 04
6,120 71	45,801 58	12,597 00	3,640 00	630 35	4,964 74	76,633 67
.....	343,175 47	149,385 47	60,697 15	6,372 63	.....	579,630 72
7,580 83	965,623 87	308,528 39	65,445 95	63,129 11	164,782 66	1,712,509 98
.....	137,074 75	64,811 59	14,682 00	14,546 48	13,760 59	308,875 41
.....	105,272 08	41,734 02	13,478 08	3,545 12	35,731 20	217,093 83
.....	41,492 08	9,634 79	13,918 33	2,564 65	4,589 61	86,199 46
.....	191,563 54	98,358 21	34,693 48	3,325 70	32,502 71	360,481 14
125,066 27	597,663 04	226,281 13	47,901 20	21,255 01	51,679 93	994,780 81
.....	174,046 27	82,687 58	13,040 33	792 43	18,806 31	319,372 92
44,961 41	138,002 31	40,558 69	30,961 02	3,052 70	25,786 28	268,361 00
.....	97,311 20	42,419 67	13,290 81	6,692 35	13,771 41	181,045 44
.....	3,426 74	4,225 94	4,224 00	2,720 51	1,954 64	25,551 83
.....	16,951 04	9,305 87	12,130 00	6,191 44	9,756 31	74,334 16
.....	352,743 75	115,013 80	47,446 38	17,843 65	15,687 70	598,735 28
15,339 04	204,420 72	60,011 92	24,226 21	8,221 98	31,781 81	328,761 59
65,169 95	452,409 26	168,496 95	48,333 45	18,309 86	67,653 70	772,475 72

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VABLE VI.—SHOWING THE NATURE

Name and Location.	Dividends.	Losses Fire.
Union Fire, Buffalo, N. Y.	$6,000 00	$9,981 98
United Firemen's, Philadelphia, Pa.	21,000 00	116,585 35
United States Fire, New York, N. Y.	27,673 50	86,140 38
Western, Pittsburg, Pa.	18,000 00	89,539 42
Westchester Fire, New York, N. Y.	30,000 00	458,872 12
Williamsburg City Fire, Brooklyn, N. Y.	49,950 00	262,597 49
Totals—Companies of other states	$5,616,392 83	$37,357,420 16
Companies of Foreign Governments.		
British America Assurance Co., Toronto, Can.		$334,138 66
British and Foreign Marine (limited), Liverpool, Eng.		
City of London Fire (limited), London, Eng.		225,464 92
Caledonian, Edinburgh, Scot.		86,084 93
Commercial Union Assurance Co., London, Eng.		1,408,396 64
Guardian Fire and Life Assurance Co., London, Eng.		458,824 58
Hamburg Bremen Fire, Hamburg, Ger.		534,051 15
Imperial Fire, London, Eng.		566,521 66
Lancashire, Manchester, Eng.		1,003,515 11
Lion Fire, London, Eng.		222,418 75
Liverpool and London and Globe, Liverpool, Eng.		2,467,611 76
London Assurance Corporation, London, Eng.		532,575 61
London & Lancashire, Fire, Liverpool, Eng.		954,151 78
Manchester Fire Assurance Company, Manchester Eng.		76,345 87
Mannheim, Mannheim, Ger.		
Marine (limited), London, Eng.		
North British and Mercantile, London, Eng.		1,219,219 52
Northern Assurance Co., London, Eng.		579,801 51
Norwich Union Fire, Norwich, Eng.		630,525 73
Phœnix Assurance Co., London, Eng.		901,891 17
Queen, Liverpool, Eng.		912,945 27
Reliance Marine, Liverpool, Eng.		
Royal, Liverpool, Eng.		1,832,072 71
Sea, Liverpool, Eng.		
Scottish Union and National, Edinburgh		256,763 65
Standard Marine, Liverpool, Eng.		
Sun Fire Office, London, Eng.		765,351 28
Transatlantic Fire, Hamburg, Ger.		140,881 36
Union Marine (limited), Liverpool, Eng.		
Western Assurance Co., Toronto, Can.		464,534 03
Totals { Foreign companies		$16,574,087 65
Totals { Companies of other states	$5,616,392 83	37,357,420 16
Totals { Michigan companies	79,000 00	353,746 76
Aggregates	$5,695,392 83	$54,285,254 57

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OF EXPENDITURES.—*Concluded.*

Paid. Marine and Inland.	Paid. Total.	Commissions and Brokerage.	Office Salaries.	Taxes.	Total Expenses.	Total Expenditures.
.....	$9,981 98	$3,649 87	$6,221 50	$1,904 60	$1,954 49	$29,712 44
.....	116,585 35	51,117 16	19,227 51	7,371 44	18,837 79	264,189 25
$24,190 65	100,331 03	48,096 64	17,953 30	727 84	21,268 67	216,050 98
150 42	89,689 84	25,537 65	8,991 65	4,626 37	6,292 36	153,137 87
1,116 85	459,989 00	213,493 82	49,609 64	25,953 44	126,601 63	896,647 53
.....	262,597 49	138,462 47	59,735 36	6,885 74	37,897 05	550,478 11
$27,565 61 94	$39,752,982 10	$13,989,098 34	$5,625,233 97	$1,739,080 57	$5,609,995 55	$72,282,783 36
$29,058 98	$363,197 64	$121,464 05	$14,925 02	$15,082 35	$25,863 17	$540,482 23
434,754 32	434,754 32	119,225 66	53,146 67	22,979 26	555,585 60	1,185,691 51
.....	225,464 92	82,785 54	34,316 46	16,326 51	14,484 94	373,378 37
.....	96,084 93	144,986 93	16,682 89	3,290 86	26,229 43	277,275 04
179,241 21	1,587,687 85	512,529 29	125,271 07	76,016 10	121,076 74	2,422,531 05
.....	458,824 58	258,805 48	95,549 05	25,114 31	65,856 54	904,149 96
.....	534,051 15	163,744 19	90,379 85	26,540 67	63,510 14	878,226 00
.....	566,521 66	212,518 03	117,241 91	44,711 24	29,841 55	970,834 39
.....	1,008,515 11	355,722 44	193,170 70	35,865 60	.....	1,588,273 85
.....	222,418 75	78,685 09	30,473 75	10,876 66	21,264 76	363,719 01
.....	2,467,611 76	817,605 82	228,852 82	84,898 49	216,282 01	3,814,745 90
.....	532,575 61	216,261 02	68,011 03	25,219 58	50,580 13	892,647 37
.....	954,151 78	352,421 16	77,212 14	34,533 60	97,819 81	1,516,188 49
.....	76,345 87	55,110 39	6,755 83	4,456 27	12,472 29	155,140 65
121,786 59	121,786 59	20,730 10	.....	6,427 48	8,609 62	157,553 79
175,467 17	175,467 17	45,508 56	15,750 62	6,729 67	.....	243,456 02
.....	1,219,219 52	352,783 69	265,557 72	54,153 89	70,968 09	1,962,631 91
.....	579,201 51	182,795 71	66,201 04	29,095 94	101,661 95	959,556 15
.....	630,525 73	217,580 40	83,312 42	14,343 42	93,226 28	1,038,988 25
.....	901,891 17	321,854 54	78,044 29	53,926 02	135,393 28	1,491,109 30
.....	912,945 27	238,595 90	111,396 53	42,721 34	98,458 66	1,404,117 70
29,732 31	29,732 31	4,884 18	4,365 50	266 66	3,222 50	42,471 15
.....	1,832,072 71	647,920 19	170,903 53	74,660 91	269,332 38	2,994,939 72
212,710 98	212,710 98	28,646 09	4,826 78	7,585 87	.....	253,769 67
.....	256,763 65	101,234 05	29,811 53	13,306 75	33,347 55	439,463 53
94,448 02	94,448 02	1,297 71	11,298 00	3,507 40	2,731 95	113,283 09
.....	765,351 28	252,685 60	64,154 07	30,805 46	129,593 06	1,243,539 47
.....	140,381 30	67,978 37	16,887 58	5,190 95	16,996 72	247,934 98
137,086 65	137,086 65	33,116 53	4,700 00	8,757 17	9,070 34	192,730 99
199,498 94	756,082 97	225,882 60	27,200 00	27,981 13	88,061 28	1,124,157 98
$1,704,785 48	$18,278,873 13	$6,236,208 31	$2,105,898 75	$810,316 56	$2,361,590 77	$29,792,987 52
2,365,561 94	39,752,982 10	13,989,098 34	5,625,233 97	1,739,080 57	5,609,995 55	72,282,783 36
67,070 62	420,817 38	153,168 49	35,796 00	28,217 29	74,196 25	791,195 41
$4,137,418 04	$58,452,672 61	$20,328,575 14	$7,766,928 72	$2,577,614 42	$8,045,782 57	$102,866,966 29

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TABLE VII.—*Risks and Premiums—Comparative Exhibit of Amount of Assets to the entire business of 1890 with average premium rate charged in Michigan*

Name and Location.	Entire Business.	
	Risks in Force December 31, 1890.	Admitted Assets December 31, 1890.
Michigan Companies.		
*Detroit Fire and Marine, Detroit	$22,105,828	$1,036,721 00
Grand Rapids Fire Insurance Co., Grand Rapids	10,514,296	327,864 35
*Michigan Fire and Marine, Detroit	36,401,068	822,891 42
Total—Michigan Companies	$69,021,192	$2,186,976 77
Companies of Other States.		
*Ætna, Hartford, Conn.	† $361,527,053	$10,193,072 04
Agricultural, Watertown, N. Y.	246,657,608	2,059,998 86
Alliance Insurance Association, New York, N. Y.	52,149,548	375,651 79
Amazon, Cincinnati, O.	24,718,728	539,439 40
*American, Boston, Mass.	27,151,169	582,884 33
American, Newark, N. J.	93,199,344	2,115,889 14
American Central, St. Louis, Mo.	68,134,676	1,472,081 88
American Fire, New York, N. Y.	96,994,222	1,365,262 88
American Fire, Philadelphia, Pa.	† 241,204,802	2,875,394 07
Artisans, Pittsburgh, Pa.	3,317,748	147,806 45
Aurora Fire and Marine, Cincinnati, O.	11,427,467	182,299 45
Broadway New York, N. Y.	20,109,892	478,042 84
*Boylston, Boston, Mass.	36,124,007	924,094 13
Buffalo German, Buffalo, N. Y.	63,242,794	1,472,196 71
*California, San Francisco, Cal.	59,337,212	1,234,679 24
Citizens', New York, N. Y.	119,924,281	1,108,404 52
Citizens', Pittsburgh, Pa.	23,754,180	754,072 40
Commerce, Albany, N. Y.	13,505,049	352,976 09
Commonwealth, New York, N. Y.	20,339,440	694,335 78
Concordia Fire, Milwaukee, Wis.	40,288,148	569,843 83
Connecticut Fire, Hartford, Conn.	125,165,861	2,275,392 50
Continental, New York, N. Y.	572,084,633	5,455,448 84
Cooper, Dayton, O.	16,887,899	302,211 41
*Delaware Mutual Safety, Philadelphia, Pa.	† 30,786,887	1,504,386 31
Dwelling House, Boston, Mass.	† 41,568,872	560,055 97
Eagle Fire, New York, N. Y.	41,707,446	1,152,992 34
Empire State, Rochester, N. Y.	14,867,190	340,862 06
*Equitable Fire and Marine, Providence, R. I.	29,845,726	589,610 92
*Eureka Fire and Marine, Cincinnati, O.	8,124,928	272,441 63
*Exchange Fire, New York, N. Y.	30,322,615	373,340 87
Farmers' Fire, York, Pa.	† 47,688,226	586,350 20
Farragut Fire, New York, N. Y.	28,593,040	430,547 38
Firemen's, Dayton, O.	24,921,844	486,711 64
Firemen's, Newark, N. J.	50,177,173	1,795,444 73
*Fireman's Fund, San Francisco, Cal.	124,462,272	2,580,389 92
Fire Association, Philadelphia, Pa.	† 292,497,738	4,691,979 46
Fire Insurance Co. of the county of Philadelphia, Philadelphia, Pa.	† 28,035,007	901,253 74
Franklin Fire, Philadelphia, Pa.	† 139,083,356	3,213,230 40
German, Freeport, Ill.	172,585,473	2,543,996 91
German American, New York, N. Y.	470,043,750	5,474,893 56
German Fire, Peoria, Ill.	13,734,419	428,976 50

* Did fire and marine business. For fire and marine premium rate, see Appendix to Table VII, on page lxiv.

† Includes Perpetual Risks.

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Amount at Risk, December 31, 1890; also comparing average premium rate charged on during 1890 by the Stock Insurance Companies doing business herein.

	Entire Business.			Michigan Business Only.		
Per Cent of Assets to Amount at Risk.	Entire Risks Written during 1890.	Premiums Charged Thereon.	Premium Rate for Entire Business.	Risks Written in Michigan during 1890.	Premiums Charged Thereon.	Premium Rate in Michigan.
4.69	$22,913,790	$265,901 92	1.16	$10,458,441 00	$110,001 70	1.05
3.11	11,340,695	146,452 18	1.29	4,753,500 00	71,047 77	1.49
2.26	42,961,825	590,266 39	1.37	11,956,973 00	179,403 81	1.50
3.17	$77,296,310	$1,002,620 49	1.29	$27,168,914 00	$360,453 28	1.32
2.52	$366,905,756	$3,570,308 54	.97	$5,474,135 00	$81,048 10	1.48
.92	103,765,582	980,093 71	.94	1,079,278 00	10,266 91	.95
.72	41,904,831	221,060 17	.53	39,200 00	615 05	1.58
2.18	21,606,047	297,348 08	1.37	1,110,026 00	15,125 63	1.36
2.14	25,602,314	301,982 32	1.18	714,638 00	8,956 62	1.25
2.27	71,050,000	549,500 35	.77	713,830 00	7,756 86	1.19
2.16	54,876,589	690,342 70	1.26	1,077,150 00	12,648 18	1.17
1.41	101,690,220	940,881 66	.92	1,051,872 00	18,985 09	1.80
1.19	247,719,324	2,304,125 39	.94	5,083,744 00	79,180 60	1.56
4.45	2,710,586	29,277 78	1.08	113,395 00	1,171 81	1.03
1.59	8,788,814	103,271 96	1.18	656,184 00	7,317 12	1.12
2.87	26,218,442	129,287 08	.49	307,997 00	2,710 77	.88
2.56	35,252,642	358,351 67	1.01	1,518,881 00	24,881 85	1.63
2.38	50,149,808	536,877 15	1.07	2,404,287 00	26,686 90	1.11
2.08	71,564,558	1,073,106 70	1.50	1,255,346 00	24,898 57	1.89
.92	92,081,889	765,141 40	.83	1,315,114 00	18,964 98	1.44
2.62	25,806,025	300,582 60	1.16	1,177,958 00	21,018 24	1.78
2.61	12,084,743	118,599 31	.98	359,317 00	6,540 10	1.82
3.41	25,115,273	228,531 25	.90	231,000 00	1,936 11	.83
1.41	29,459,847	373,001 82	1.26	1,992,835 00	25,203 94	1.26
1.82	114,138,672	1,364,745 63	1.19	4,040,307 00	64,194 37	1.59
.85	335,693,904	2,591,062 03	.77	4,154,454 00	65,654 34	1.58
1.79	14,663,548	169,832 74	1.15	1,580,257 00	23,774 82	1.50
4.89	63,651,939	530,792 68	.83	161,600 00	2,179 00	1.35
1.85	22,118,540	221,110 58	.99	1,514,499 00	11,529 99	.76
2.76	29,589,321	165,185 04	.56	376,650 00	3,084 66	.82
2.29	15,322,739	191,450 94	1.25	383,099 00	8,473 74	2.21
1.97	30,454,122	327,101 75	1.07	767,450 00	11,868 29	1.55
3.35	8,257,151	109,811 52	1.33	716,965 00	9,415 81	1.31
1.23	34,031,970	337,252 80	.99	515,248 00	5,585 86	1.08
1.23	30,021,294	370,321 88	1.23	645,567 00	10,300 85	1.60
1.50	22,994,825	190,182 53	.82	306,325 00	3,179 27	1.03
1.95	18,606,442	247,523 44	1.33	834,736 00	9,848 43	1.18
3.58	44,110,182	299,796 10	.68	443,590 00	5,106 34	1.15
2.07	141,790,020	1,973,337 72	1.39	3,570,265 77	48,766 55	1.37
1.80	163,912,254	1,979,410 52	1.21	3,482,000 00	56,512 49	1.62
3.21	22,271,071	268,557 47	1.20	273,640 00	4,328 56	1.59
2.31	51,244,224	579,423 78	1.13	1,678,810 17	25,305 79	1.50
1.67	92,041,013	1,524,038 57	1.65	2,981,102 00	50,538 49	1.69
1.36	309,002,242	2,968,389 24	.96	3,970,396 00	61,856 55	1.55
3.12	21,716,153	314,719 38	1.45	518,002 00	10,360 84	2.00

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TABLE VII.—Risks and Premiums.—*Continued.*

Name and Location.	Entire Business. Risks in Force December 31, 1890.	Entire Business. Admitted Assets December 31, 1890.
Companies of other States.		
German Fire, Pittsburgh, Pa.	$31,218,585	501,790 92
Germania Fire, New York, N. Y.	240,968,221	2,991,615 43
Girard Fire and Marine, Philadelphia, Pa.	† 76,875,943	1,581,644 52
Glen Falls, Glen Falls, N. Y.	112,092,034	1,859,541 69
Granite State Fire, Portsmouth, N. H.	32,360,634	459,452 80
*Greenwich, New York, N. Y.	268,238,946	1,526,035 43
Hanover Fire, New York, N. Y.	190,511,001	2,502,940 63
Hartford Fire, Hartford, Conn.	388,400,705	6,251,616 13
Hekla Fire, St. Paul, Minn.	9,358,086	301,559 98
*Home, New York, N. Y.	726,843,347	8,986,192 58
*Insurance Company of North America, Philadelphia, Pa.	† 540,088,309	8,613,152 41
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	40,995,215	703,189 23
Jersey City, Jersey City, N. J.	† 20,691,227	438,358 04
Kings County Fire, Brooklyn, N. Y.	11,264,014	270,088 94
*Liberty, New York, N. Y.	83,327,158	1,447,078 63
Manufacturers and Builder's Fire, New York, N. Y.	37,979,086	506,923 13
*Manufacturers and Merchants', Pittsburgh, Pa.	10,318,451	381,955 37
Mechanics', Philadelphia, Pa.	† 28,716,983	717,635 77
*Mercantile Fire and Marine, Boston, Mass.	16,759,165	641,629 51
Merchants', Newark, N. J.	† 105,373,306	1,570,449 25
Merchants', Providence, R. I.	28,553,980	501,193 07
Milwaukee Mechanics', Milwaukee, Wis.	69,468,886	1,787,193 04
National Fire, Hartford, Conn.	131,726,941	2,588,408 19
National Fire, New York, N. J.	28,298,891	389,987 14
Newark Fire, Newark, N. J.	80,715,117	718,136 25
New Hampshire Fire, Manchester, N. H.	88,014,990	1,659,157 79
New York Fire, New York, N. Y.	24,120,247	328,844 13
New York Bowery Fire, New York, N. Y.	58,087,775	652,178 36
*Niagara Fire, New York, N. Y.	315,738,120	2,572,450 85
North American, Boston, Mass.	23,560,903	358,264 42
*Northwestern National, Milwaukee, Wis.	86,759,225	1,579,917 17
Ohio, Dayton, O.	2,871,608	221,109 32
Ohio Farmers, LeRoy, O.	263,677,022	1,654,230 64
*Orient, Hartford, Conn.	102,712,722	1,892,311 86
Pacific Fire, New York, N. Y.	44,682,971	719,075 72
Packers and Provision Dealers', Chicago, Ill.	7,531,074	317,589 60
Park Fire, New York, N. Y.	8,226,176	233,583 00
Pennsylvania Fire, Philadelphia, Pa.	† 169,194,491	3,430,860 45
People's, Pittsburgh, Pa.	14,464,417	295,106 94
*People's Fire, Manchester, N. H.	41,370,157	761,873 42
*People's Fire, New York, N. Y.	19,403,186	322,804 96
Phenix, Brooklyn, N. Y.	506,953,487	5,136,335 84
Phœnix, Hartford, Conn.	313,268,152	5,449,314 78
*Providence Washington, Providence, R. I.	100,790,636	1,324,548 37
Prudential, Boston, Mass.	11,040,282	274,329 79
Reading Fire, Reading, Pa.	† 30,884,250	640,919 12
Rochester German, Rochester, N. Y.	58,957,329	790,729 52
Rutgers Fire, New York, N. Y.	11,124,653	385,652 61
*Security, Fire, Cincinnati, O.	7,070,475	239,361 85
*Security, New Haven, Conn.	50,315,854	722,443 47
Springfield Fire and Marine, Springfield, Mass.	189,833,636	3,604,147 60
Spring Garden, Philadelphia, Pa.	† 49,112,185	1,359,900 84
Southern California, Los Angeles, Cal.	13,480,106	354,189 70
Standard Fire, New York, N. Y.	9,590,225	353,202 89
State Investment and Insurance Co., San Francisco, Cal.	27,714,815	624,948 47
*St. Paul Fire and Marine, St. Paul, Minn.	103,869,456	1,795,831 13
St. Paul German, St. Paul, Minn.	24,173,007	651,504 57
*Sun, San Francisco, Cal.	17,797,905	484,214 82
Syndicate, Minneapolis, Minn.	16,013,118	291,498 29

* Did fire and marine business. For fire and marine rate, see Appendix to Table VII, on page lxiv.
† Includes Perpetual Risks.

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TABLE VII.—Risks and Premiums.—*Continued.*

	Entire Business.			Michigan Business Only.		
Per Cent of Assets to Amount at Risk.	Entire Risks Written during 1890.	Premiums Charged Thereon.	Premium Rate for Entire Business.	Risks Written in Michigan during 1890.	Premiums Charged Thereon.	Premium Rate in Michigan.
1.61	$24,277,873	$267,563 42	1.10	$460,342 00	$5,549 59	1.20
1.24	179,392,171	1,532,853 30	.85	2,808,685 00	42,716 91	1.52
1.99	49,148,596	520,994 50	1.06	1,863,223 00	19,362 24	1.04
1.64	70,205,528	693,513 06	.99	1,089,690 00	10,600 55	.97
1.42	34,432,774	445,328 81	1.30	580,897 00	8,126 80	1.40
.57	246,989,896	1,148,620 29	.46	417,784 00	6,835 14	1.64
1.31	170,280,564	1,420,755 32	.83	2,630,230 00	37,929 86	1.44
1.63	289,397,532	3,543,614 50	1.22	7,646,794 00	97,159 84	1.27
3.22	14,251,108	220,408 80	1.54	86,967 00	1,622 08	1.89
1.23	656,453,395	5,353,986 77	.82	9,583,405 00	114,590 44	1.20
1.60	750,979,192	5,380,358 52	.72	5,794,582 00	91,002 11	1.57
1.71	43,898,497	376,647 66	.84	662,140 00	8,037 44	1.21
2.11	11,432,627	147,612 10	1.29	264,950 00	2,726 14	1.03
3.28	9,660,290	73,431 19	.76	249,950 00	2,642 11	1.06
1.74	102,137,516	1,088,037 38	1.06	1,509,458 00	31,858 76	2.11
1.34	32,533,694	262,584 90	.81	869,832 00	9,162 00	1.05
3.70	12,169,491	114,927 71	.94	212,425 00	2,032 45	.96
2.50	16,731,130	161,238 54	.96	456,076 00	5,144 60	1.13
3.82	13,824,925	172,492 28	1.24	818,067 00	10,934 49	1.34
1.49	86,011,240	971,672 59	1.13	1,672,462 67	22,504 90	1.34
1.75	27,779,232	304,375 41	1.09	708,600 00	10,628 08	1.51
2.50	48,413,702	627,769 53	1.30	2,822,579 00	31,563 16	1.36
1.92	108,694,191	1,406,963 88	1.29	3,877,150 00	63,032 27	1.63
1.67	27,049,551	291,096 94	1.07	187,540 00	2,529 46	1.35
2.23	28,205,704	247,514 39	.88	596,494 00	8,353 20	1.40
1.88	81,361,523	923,150 58	1.13	2,159,188 00	24,546 01	1.13
1.36	21,366,942	201,987 00	.94	242,240 00	3,847 52	1.59
1.12	46,156,285	505,737 31	1.09	1,150,722 00	13,411 78	1.16
.81	270,031,712	2,437,984 52	.90	3,880,881 00	74,869 02	1.93
1.50	21,290,614	207,013 51	.97	166,581 00	1,695 85	1.02
1.82	57,848,243	647,079 58	1.12	3,263,695 00	35,586 44	1.09
.77	6,306,210	75,565 60	1.20	1,025,520 00	12,781 76	1.24
.93	94,111,307	856,684 54	.91	15,689,742 00	139,505 53	.88
1.44	107,215,469	1,314,595 24	1.22	2,560,572 00	41,879 25	1.63
1.61	87,240,816	817,708 92	.85	507,024 00	5,595 64	1.10
4.21	7,222,972	84,686 59	1.17	229,665 00	4,407 37	1.92
2.54	7,098,387	51,212 30	.72	93,066 00	848 30	.91
2.02	113,567,288	1,436,284 58	1.26	1,987,270 00	35,072 62	1.81
2.04	16,552,240	207,643 08	1.25	663,772 51	10,297 70	1.55
1.84	46,490,035	616,285 19	1.33	1,233,092 00	14,847 28	1.20
1.66	19,530,202	153,301 03	.78	433,056 00	4,780 25	1.10
1.01	346,148,467	4,048,399 60	1.17	5,500,331 00	83,591 44	1.52
1.74	253,292,497	2,917,098 08	1.15	7,067,225 00	93,596 49	1.32
1.31	160,772,074	1,506,114 27	.93	1,144,987 00	14,284 35	1.24
2.48	15,273,944	153,321 34	1.00	66,956 62	2,819 85	.43
2.07	25,627,336	321,527 75	1.27	422,621 00	4,783 82	1.13
1.34	49,712,659	585,013 32	1.18	2,339,536 00	28,838 90	1.23
3.46	11,374,146	83,784 04	.74	414,913 00	4,457 09	1.08
3.41	7,027,853	94,501 59	1.34	716,965 00	9,415 81	1.31
1.65	71,686,382	798,455 16	1.11	2,551,696 00	30,025 28	1.18
1.90	150,702,440	2,084,452 97	1.35	3,301,590 00	56,962 20	1.72
2.77	34,075,218	374,519 71	1.10	346,625 00	2,960 66	.86
2.63	18,961,109	322,661 96	1.70	125,950 00	2,689 90	2.11
2.69	8,676,359	67,362 16	.78	231,625 00	2,252 76	.97
2.35	34,384,553	581,294 71	1.69	2,596,486 00	47,539 43	1.83
1.73	99,231,275	1,331,591 93	1.34	1,774,829 00	29,354 98	1.65
2.69	39,889,465	681,647 01	1.71	1,198,364 00	11,159 61	.93
2.72	22,123,695	409,263 93	1.85	335,681 00	3,772 41	1.12
2.44	18,869,452	241,874 12	1.28	611,690 00	10,071 21	1.65

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TABLE VII.—RISKS AND PREMIUMS.—*Concluded.*

Name and Location.	Entire Business.	
	Risks in Force December 31, 1890.	Admitted Assets December 31, 1890.
Companies of other States.		
Teutonia Fire, Philadelphia, Pa.	† $4,739,109	$267,444 55
Teutonia Fire and Marine, Dayton, O.	11,195,543	415,087 35
Traders, Chicago, Ill.	52,696,857	1,356,406 09
Union, Philadelphia, Pa.	† 34,991,014	525,106 51
*Union, San Francisco, Cal.	41,454,065	1,200,624 87
Union Fire, Buffalo, N. Y.	4,286,020	182,326 10
*United Firemen's, Phiadelphia, Pa.	† 56,418,815	1,167,591 33
*United States Fire, New York, N. Y.	27,110,060	651,609 80
*Western, Pittsburgh, Pa.	16,335,801	456,118 01
*Westchester Fire, New York, N. Y.	158,791,910	1,600,088 64
Williamsburgh City Fire, Brooklyn, N. Y.	114,526,764	1,413,354 75
Totals—Companies of other States	$10,523,322,032	$164,546,971 44
Companies of Foreign Governments.		
*British America Assurance Co., Toronto, Can.	$60,474,312	$701,967 61
British and Foreign Marine (limited), Liverpool, Eng.	‡ 8,831,342	1,007,724 56
City of London, Fire (limited), London, Eng.	44,609,828	709,722 78
Caledonian, Edinburgh, Scot.	58,482,529	974,488 05
*Commercial Union Assurance Co., London, Eng.	† 363,627,029	2,962,005 72
Guardian Fire and Life Assurance Co., London, Eng.	207,180,791	1,513,337 08
Hamburg Bremen, Fire, Hamburg, Ger.	115,051,681	951,150 57
Imperial Fire, London, Eng.	147,172,882	1,392,748 96
Lancashire, Manchester, England	213,049,521	1,849,985 98
Lion Fire, London, Eng.	41,861,140	613,151 04
Liverpool and London and Globe, Liverpool, Eng.	† 709,321,174	7,232,461 33
*London Assurance Corporation, London, Eng.	† 180,304,786	1,517,448 03
London & Lancashire Fire, Liverpool, Eng.	274,926,036	2,047,084 13
Manchester Fire Assurance Company, Manchester, Eng.	19,337,458	610,439 25
Mannheim, Mannheim, Ger.	‡ 1,299,922	365,984 79
Marine (limited), London, Eng.	‡ 8,588,114	440,743 18
North British and Mercantile, London, Eng.	285,686,603	3,158,618 95
Northern Assurance Co., London, Eng.	144,560,566	1,230,723 32
Norwich Union Fire, Norwich, Eng.	162,364,360	1,542,862 32
Phœnix Assurance Co., London, Eng.	270,089,587	1,857,852 66
Queen, Liverpool, Eng.	221,607,363	2,147,249 06
Reliance Marine, Liverpool, Eng.	‡ 733,633	260,564 65
Royal, Liverpool, Eng.	† 608,308,422	5,697,030 32
Sea, Liverpool, Eng.	‡ 7,160,715	321,596 71
Scottish Union and National, Edinburgh	72,230,274	1,568,232 50
Standard Marine, Liverpool, Eng.	‡ 1,540,854	226,934 55
Sun Fire Office, London, Eng.	215,966,508	2,059,374 92
Transatlantic Fire, Hamburg, Ger.	32,571,974	584,795 72
Union Marine (limited), Liverpool, Eng.	‡ 4,377,824	451,743 64
*Western Assurance Co., Toronto, Can.	77,407,486	941,788 10
Totals. Foreign Companies	$4,558,719,209	$46,889,810 48
Totals. Companies of other States	10,523,322,032	164,546,971 44
Totals. Michigan Companies	69,021,192	2,186,976 77
Aggregates	$15,151,062,433	$213,623,758 69

* Did fire and marine business. For fire and marine rate, see Appendix to Table VII.
† Includes Perpetual Risks.
‡ Did marine and inland business only.

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TABLE VII.—Risks and Premiums.—*Concluded.*

	Entire Business.			Michigan Business Only.		
Per Cent of Assets to Amount at Risk.	Entire Risks Written during 1890.	Premiums Charged Thereon.	*Premium Rate for Entire Business.	Risks Written in Michigan during 1890.	Premiums Charged Thereon.	Premium Rate in Michigan.
5.64	$3,649,033	$29,404 13	.80	$140,595 00	$1,302 02	.93
3.71	6,789,679	77,344 85	1.14	780,225 00	9,318 99	1.19
2.58	53,751,264	766,666 59	1.43	2,492,729 00	49,962 72	2.00
1.50	30,500,949	363,792 44	1.19	872,937 00	13,751 29	1.58
2.90	75,571,902	1,010,316 93	1.34	1,207,837 00	21,054 10	1.74
4.25	4,083,977	40,023 67	.99	238,592 00	3,092 74	1.30
2.07	28,812,023	279,455 92	.97	464,670 00	5,751 78	1.24
2.40	23,510,267	219,862 26	.91	534,125 00	4,898 90	.92
2.79	15,738,067	179,266 75	1.14	485,256 00	5,600 71	1.15
1.01	110,176,524	1,098,990 31	.99	3,823,207 03	52,110 47	1.36
1.23	84,402,933	639,703 23	.76	1,668,010 00	16,352 12	.98
1.50	$8,813,152,057	$88,715,138 92	1.00	$187,110,610 74	$2,584,532 42	1.30
1.16	$57,080,744	$681,999 68	1.19	$1,729,810 00	$32,857 08	1.90
11.41	252,111,886	1,463,457 00	.58	6,006,389 00	30,194 18	.50
1.39	44,077,357	514,565 91	1.17	129,425 00	2,803 93	2.17
1.66	78,864,062	1,023,252 63	1.30	406,699 00	8,258 32	2.03
.51	349,849,026	3,324,857 35	.95	6,995,630 00	117,752 64	1.70
.73	170,496,921	1,354,801 86	.80	1,455,651 68	23,891 76	1.65
.83	104,992,618	1,244,114 41	1.18	1,902,030 00	32,650 25	1.71
.95	137,302,954	1,371,521 59	.99	1,763,967 00	36,802 06	2.09
.87	201,841,337	2,009,688 68	.99	2,428,323 00	44,566 58	1.84
1.48	61,233,650	689,238 19	1.12	1,281,475 00	14,358 71	1.12
1.02	630,972,520	5,742,334 91	.91	5,720,923 00	99,363 54	1.74
.84	153,265,707	1,225,557 83	.80	2,356,118 33	43,111 78	1.83
.74	278,932,419	2,425,976 97	.87	2,747,790 00	58,335 62	2.12
3.15	19,170,839	275,103 22	1.43	77,300 00	1,898 07	2.47
23.17	55,725,888	201,896 15	.36	213,291 00	959 65	.45
5.13	155,694,258	439,301 44	.28	1,932,355 00	16,009 62	.83
1.16	263,220,617	2,602,467 26	.99	5,525,046 00	96,599 27	1.75
.85	128,043,439	1,322,686 76	1.03	2,270,868 46	40,315 65	1.77
.85	150,944,100	1,526,044 27	1.01	2,466,810 00	48,282 04	1.96
.68	270,394,563	2,416,665 52	.89	2,700,570 02	43,345 68	1.60
.97	175,403,508	1,943,708 31	1.10	2,446,398 00	53,304 59	2.18
35.55	15,614,824	104,892 04	.67	138,780 00	4,121 55	2.98
.93	665,435,149	4,661,317 00	.70	2,674,797 95	38,858 55	1.45
4.49	65,622,238	449,819 80	.69	129,083 00	3,365 04	2.60
2.17	104,980,376	1,054,975 33	1.01	735,675 00	16,096 24	2.19
14.73	$7,239,780	172,706 58	.46	526,768 00	13,498 43	2.57
.95	175,236,949	1,935,672 92	1.10	8,480,800 00	80,008 21	.94
1.64	30,962,834	303,536 05	.98	834,962 00	9,678 34	1.16
10.32	102,478,568	546,507 60	.53	3,211,229 00	1,412 21	.04
1.32	165,896,013	1,581,824 66	.95	2,469,841 76	28,623 31	1.16
1.24	$5,103,260,189	$44,610,492 02	.87	$71,758,806 20	$1,041,617 90	1.45
1.50	8,813,152,057	88,715,138 92	1.00	187,110,610 74	2,584,532 42	1.30
3.17	77,236,310	1,002,620 49	1.29	27,168,914 00	360,453 28	1.32
1.41	$13,993,648,556	$134,328,251 43	.97	$286,038,330 94	$3,986,603 60	1.39

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APPENDIX TO TABLE VII.—Risks and Premiums.

The following exhibits of Fire and Marine Risks taken and Premiums charged by the Companies enumerated in the foregoing Table VII and the Average Premium Rate on the entire Fire and Marine and Michigan Business separately.

Companies.		Fire Risks Written in 1890.	Fire Premiums Charged in 1890.	Fire Rate.	Inland Risks Written in 1889.	Inland Premiums Charged in 1889.	Inland Rate.
Detroit Fire and Marine, Detroit	Entire business	$19,321,628	$215,985 92	1.12	$3,592,162	$49,916 00	1.39
	Michigan business	8,106,269	78,139 15	.96	2,852,172	31,862 55	1.35
Michigan Fire and Marine, Detroit	Entire business	38,621,327	511,512 67	1.32	4,360,498	78,753 72	1.80
	Michigan business	9,559,991	111,080 32	1.16	2,396,982	68,373 49	2.85
Ætna, Hartford	Entire business	277,318,374	3,377,528 01	1.22	89,587,382	192,780 53	.22
	Michigan business	4,242,495	76,966 62	1.81	1,231,640	4,081 48	.33
American, Boston	Entire business	25,015,553	281,488 27	1.12	586,761	20,494 05	3.50
Boylston, Boston	Entire business	30,192,465	321,050 12	1.06	5,060,177	37,301 55	.73
California, San Francisco	Entire business	60,109,706	820,064 54	1.36	11,454,852	258,042 16	2.21
Delaware Mutual, Philadelphia	Entire business	24,915,846	248,732 20	.99	38,736,098	282,060 48	.73
Equitable Fire and Marine, Providence	Entire business	28,713,227	316,021 52	1.10	1,740,895	11,080 23	.63
Eureka, Cincinnati	Entire business	8,067,669	96,934 76	1.20	189,482	12,876 76	.68
Exchange Fire, New York	Entire business	27,791,686	277,884 77	1.00	6,240,284	59,367 53	.95
	Michigan business	513,108	5,575 03	1.09	2,140	10 83	2.00
Fireman's Fund, San Francisco	Entire business	119,453,876	1,640,073 52	1.36	22,276,144	333,764 20	1.45
Greenwich, New York	Entire business	175,430,404	962,028 50	.54	71,558,932	186,591 79	2.61
	Michigan business	408,784	6,812 64	1.67	9,000	22 50	2.44
Home, New York	Entire business	603,885,354	5,161,664 44	.85	52,618,041	192,322 33	.36
Insurance Co. of North America, Philadelphia	Entire business	430,335,350	3,497,076 64	.81	320,643,842	1,883,281 88	.59
	Michigan business	5,406,184	85,029 10	1.57	388,398	5,973 01	1.54
Liberty, New York	Entire business	90,258,923	1,040,159 38	1.15	11,878,593	47,878 00	.40
Manufacturers and Merchants', Pittsburgh	Entire business	11,083,433	111,175 65	1.00	1,086,058	3,752 06	.35
Mercantile Fire and Marine, Boston	Entire business	12,336,831	144,929 68	1.17	1,488,094	27,562 60	1.85
Niagara Fire, New York	Entire business	269,144,146	2,408,381 09	.89	887,566	29,608 43	.33
Northwestern National, Milwaukee	Entire business	57,696,356	632,682 70	1.09	151,887	14,396 88	.95
Orient, Hartford	Entire business	98,320,557	1,298,016 90	1.32	8,894,912	16,578 34	1.86
People's Fire, Manchester	Entire business	45,375,595	587,630 51	1.29	1,054,440	28,654 68	2.72
People's Fire, New York	Entire business	18,835,605	142,592 53	.75	694,597	10,728 50	1.54
Providence Washington, Providence	Entire business	94,968,040	1,016,654 05	1.07	65,804,084	489,460 22	.75
Security Fire, Cincinnati	Entire business	6,922,978	86,420 99	1.25	104,875	8,080 60	7.77
Security, New Haven	Entire business	55,338,267	696,150 07	1.26	16,348,115	102,305 09	.62
	Michigan business	2,548,946	30,010 28	1.17	2,750	15 00	.75

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St. Paul Fire and Marine, St. Paul	Entire business	69,344,595	1,098,400 20	1.59	30,120,710	238,191 64	.77
	Michigan business	1,548,469	28,854 50	1.73	181,840	970 48	.74
Sun, San Francisco	Entire business	18,977,504	258,952 07	1.36	8,146,191	150,411 86	.48
Union, San Francisco	Entire business	62,937,745	846,388 15	1.35	12,634,157	163,978 78	1.30
United Firemen's, Philadelphia	Entire business	28,812,023	279,455 92	.97	2,763,630	61,759 00	2.21
United States Fire, New York	Entire business	22,059,324	192,002 85	.87	1,450,943	27,859 41	1.92
Western, Pittsburgh	Entire business	15,645,472	178,584 82	1.14	92,595	681 93	.74
Westchester, New York	Entire business	109,873,474	1,096,043 10	1.00	304,050	2,947 21	.97
British America, Toronto	Entire business	50,033,947	621,164 23	1.24	7,046,797	60,835 45	.86
British and Foreign Marine, Liverpool	Entire business				252,111,586	1,463,457 00	.58
	Michigan business				6,006,389	30,194 18	.50
Commercial Union, London	Entire business	207,179,431	3,072,614 83	1.00	42,475,845	248,179 52	.59
	Michigan business	6,201,866	97,696 08	1.57	793,764	20,056 61	2.53
London Assurance, London	Entire business	153,265,707	1,225,557 83	.80			
	Michigan business	1,729,667	27,844 26	1.61	626,441	15,267 52	2.44
Mannheim, Mannheim	Entire business				55,725,888	201,896 15	.36
	Michigan business				213,291	959 65	.45
Marine, London	Entire business				155,694,258	439,301 44	2.82
	Michigan business				1,932,355	16,009 62	.83
Reliance Marine, Liverpool	Entire business				15,614,824	104,892 04	.67
	Michigan business				138,780	4,121 55	2.98
Sea, Liverpool	Entire business				65,622,238	449,819 80	.69
	Michigan business				129,083	3,365 04	2.60
Standard Marine, Liverpool	Entire business				37,239,780	172,706 58	.46
	Michigan business				526,768	13,498 43	2.57
Union Marine, Liverpool	Entire business				102,478,568	546,507 60	.53
	Michigan business				3,211,229	1,412 21	.04
Western Assurance, Toronto	Entire business	77,657,702	1,041,456 81	1.34	88,238,311	540,367 85	.61
	Michigan business	1,604,295	26,061 92	1.62	865,547	2,561 39	.29
Totals—Entire business		$3,545,089,090	$35,803,390 53	1.01	$1,609,815,507	$9,241,376 95	.58
Totals—Michigan business		$41,965,104	$573,549 83	1.36	$20,958,069	$218,755 54	1.04

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TABLE VIII.—SHOWING TOTAL CASH

Total Cash Premiums Received, Amount Paid for Losses,

Name and Location.	Total Income.	Total Expenditures	Per cent of Expenditures to Income.
Michigan Companies.			
Detroit Fire and Marine, Detroit	$281,188 99	$220,879 94	78.60
Grand Rapids Fire Insurance Co., Grand Rapids	140,838 29	123,247 63	88.03
Michigan Fire and Marine, Detroit	525,969 42	447,067 84	85.16
Totals—Michigan Companies	$947,991 70	$791,195 41	83.55
Companies of other States.			
Ætna, Hartford, Conn.	$3,580,325 79	$3,274,310 13	91.46
Agricultural, Watertown, N. Y.	948,183 50	888,474 30	94.22
Alliance Insurance Association, New York, N. Y.	182,577 89	189,425 76	104.08
Amazon, Cincinnati, O.	272,946 41	260,853 85	95.90
American, Boston, Mass.	285,438 20	278,269 32	97.63
American, Newark, N. J.	544,663 80	450,987 46	82.92
American Central, St. Louis, Mo.	659,088 28	573,126 52	86.97
American Fire, New York, N. Y.	803,852 29	727,831 24	90.64
American Fire, Philadelphia, Pa.	2,126,723 48	1,815,616 16	85.40
Artisans, Pittsburgh, Pa.	29,977 59	23,464 43	80.90
Aurora Fire and Marine, Cincinnati, O.	98,620 47	82,379 95	84.06
Broadway, New York, N. Y.	124,738 28	106,691 48	86.04
Boylston, Boston, Mass.	329,395 36	313,453 20	95.28
Buffalo German, Buffalo, N. Y.	495,239 29	402,613 98	81.33
California, San Francisco, Cal.	807,311 71	777,609 38	96.35
Citizens', New York, N. Y.	704,198 47	709,710 08	100.81
Citizens', Pittsburgh, Pa.	293,108 87	269,366 73	91.93
Commerce, Albany, N. Y.	119,789 68	122,259 90	102.74
Commonwealth, New York, N. Y.	215,967 32	173,096 47	80.51
Concordia Fire, Milwaukee, Wis.	321,731 02	298,693 53	93.05
Connecticut Fire, Hartford, Conn.	1,245,570 23	1,061,286 22	85.24
Continental, New York, N. Y.	2,547,812 54	2,335,047 88	91.67
Cooper, Dayton, O.	142,757 10	120,853 03	85.10
Delaware Mutual Safety, Philadelphia, Pa.	504,166 10	379,333 08	75.26
Dwelling House, Boston, Mass.	206,561 39	216,125 20	104.91
Eagle Fire, New York, N. Y.	178,883 81	164,711 58	92.53
Empire State, Rochester, N. Y.	167,307 60	170,222 51	101.91
Equitable Fire and Marine, Providence, R. I.	306,599 15	273,072 28	89.23
Eureka Fire and Marine, Cincinnati, O.	87,566 41	80,549 83	92.58
Exchange Fire, New York, N. Y.	317,732 93	369,250 36	116.46
Farmers' Fire, York, Pa.	360,460 90	336,306 12	93.42
Farragut Fire, New York, N. Y.	182,351 48	164,799 53	90.54
Firemen's, Dayton, O.	208,835 66	196,731 43	94.58
Firemen's, Newark, N. J.	356,826 88	290,782 87	81.68
Fireman's Fund, San Francisco, Cal.	1,454,197 99	1,208,460 87	83.11
Fire Association, Philadelphia, Pa.	1,946,098 56	1,631,037 45	83.81
Fire Insurance Co. of the county of Philadelphia, Philadelphia, Pa.	242,188 12	215,807 90	89.17
Franklin Fire, Philadelphia, Pa.	639,276 99	556,217 93	87.05
German, Freeport, Ill.	1,392,318 57	1,300,942 75	93.46
German American, New York, N. Y.	2,619,341 33	2,396,240 74	91.49
German Fire, Peoria, Ill.	240,738 68	234,440 14	97.68
German Fire, Pittsburgh, Pa.	243,598 24	226,650 21	93.27
Germania Fire, New York, N. Y.	1,261,521 16	1,129,553 73	89.57
Girard Fire and Marine, Philadelphia, Pa.	516,407 77	411,515 46	79.75
Glens Falls, Glens Falls, N. Y.	649,814 05	498,115 23	76.75
Granite State Fire, Portsmouth, N. H.	317,419 21	316,699 47	99.90

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INCOME AND EXPENDITURES.

and Dividends, and Various Per Cents of the Same.

Cash Premiums Received.	Losses Paid.	Per cent of Losses Paid to Premiums Received.	Expenses Paid.	Per Cent of Expenses to Premiums	Excess of Income.	Excess of Expenditures.	Dividends Paid.
$222,796 02	$107,950 54	48.62	$77,929 40	35.10	$36,304 05	.....	$35,000 00
122,605 15	68,664 33	56.28	42,583 30	34.90	17,590 66	.....	12,000 00
449,078 08	244,202 51	50.88	170,865 38	35.60	78,901 58	.....	32,000 00
$795,481 25	$420,817 38	51.01	$291,378 08	35.32	$156,796 29	.....	$79,000 00
$3,149,306 81	$1,590,307 43	50.65	$964,002 70	30.70	$306,015 66	.....	$720,000 00
985,328 76	465,721 15	58.77	372,738 15	44.64	54,709 20	.....	50,015 00
171,970 49	104,833 54	61.30	84,592 22	49.47	.....	$6,847 87	.....
250,514 26	137,916 55	55.16	105,429 00	42.17	12,092 56	.....	17,508 30
161,763 67	167,759 32	64.27	101,747 00	38.98	7,168 88	.....	8,763 00
447,924 73	212,558 27	47.55	174,649 19	39.07	93,676 34	.....	63,780 00
504,379 62	286,495 43	48.23	229,631 09	38.66	85,961 76	.....	57,000 00
758,730 42	377,789 95	49.97	310,041 29	41.01	76,021 05	.....	40,000 00
1,945,165 19	1,075,266 98	55.28	690,749 23	35.51	311,107 32	.....	49,600 00
23,911 43	6,317 55	27.46	11,368 38	49.43	6,513 16	.....	5,778 50
91,945 69	33,438 38	36.74	44,211 95	48.58	16,240 52	.....	4,729 67
108,498 63	36,266 89	34.24	49,424 59	47.98	18,046 80	.....	22,000 00
298,420 77	180,450 80	61.58	116,286 40	39.68	15,942 16	.....	16,716 00
430,097 96	207,331 90	48.22	155,282 08	36.11	92,625 31	.....	40,000 00
735,902 86	433,071 35	57.36	290,588 03	38.32	29,702 33	.....	54,000 00
463,569 39	325,389 23	58.12	294,628 70	44.44	.....	5,511 61	29,742 15
255,612 09	151,800 83	59.53	97,565 90	38.26	23,742 14	.....	20,000 00
101,145 02	62,022 53	61.40	44,237 37	43.79	.....	2,470 22	16,000 00
198,624 32	110,413 94	55.48	62,682 58	31.50	42,870 85	.....	.....
294,125 60	164,796 63	56.05	121,896 90	41.46	23,037 49	.....	12,000 00
1,138,145 96	580,952 60	51.05	400,833 62	35.17	184,284 01	.....	80,000 00
2,308,080 92	1,225,157 27	53.20	970,098 61	42.12	212,764 66	.....	139,797 00
139,891 53	52,128 17	39.22	58,724 86	45.17	21,904 07	.....	10,000 00
444,452 38	207,540 90	46.74	171,792 18	38.69	124,833 02	.....	.....
198,253 50	107,580 57	57.22	90,544 63	48.16	.....	9,563 81	18,000 00
139,980 50	54,590 12	39.55	72,851 46	52.79	14,172 23	.....	37,270 00
154,789 19	113,506 60	72.76	56,715 91	36.35	.....	2,914 91	.....
281,236 26	148,001 19	53.03	104,048 39	37.02	33,526 87	.....	21,022 70
78,696 12	43,695 75	57.49	24,854 08	32.70	7,016 58	.....	12,000 00
382,141 15	257,428 57	63.24	104,821 44	34.71	.....	51,517 43	7,000 35
338,105 53	214,870 33	64.33	121,435 79	36.35	24,094 78	.....	.....
166,832 80	65,565 75	39.50	79,233 78	47.73	17,551 95	.....	20,000 00
172,697 38	102,910 18	59.83	78,821 25	45.82	12,104 23	.....	15,000 00
309,457 13	123,168 22	47.37	95,614 65	36.77	66,044 01	.....	72,000 00
1,283,620 38	639,818 83	47.99	448,642 04	33.65	245,737 12	.....	120,000 00
1,713,645 40	862,680 77	50.36	568,356 68	33.18	315,061 11	.....	200,000 00
202,086 79	107,891 28	53.82	80,104 62	39.65	26,330 22	.....	27,812 00
487,370 30	227,547 49	46.72	229,070 44	47.04	33,059 06	.....	99,600 00
1,344,088 04	732,230 64	58.86	523,712 11	42.50	91,375 32	.....	40,000 00
2,398,212 97	1,301,445 57	54.50	894,795 17	37.47	223,100 59	.....	200,000 00
215,940 84	133,882 51	61.41	82,557 63	37.87	6,298 54	.....	18,000 00
221,166 07	127,817 05	57.83	78,333 16	35.67	16,948 08	.....	20,000 00
1,143,388 98	605,311 95	52.95	424,241 78	37.11	131,967 43	.....	100,000 00
449,799 50	161,447 44	35.95	178,068 02	39.66	104,892 31	.....	72,000 00
556,383 19	259,914 11	46.74	218,201 12	39.24	151,698 82	.....	20,000 00
298,046 11	197,056 10	66.12	107,643 37	36.22	719 74	.....	12,000 00

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TABLE VIII.—SHOWING TOTAL CASH

Name and Location.	Total Income.	Total Expenditures.	Per cent of Expenditures to Income.
Companies of other States.			
Greenwich, New York, N. Y.	$1,044,563 66	$952,979 35	91.28
Hanover Fire, New York, N. Y.	1,281,264 93	1,249,971 47	97.58
Hartford Fire, Hartford, Conn.	3,339,187 31	2,899,061 21	86.82
Hekla Fire, St. Paul, Minn.	153,397 39	82,545 34	53.94
Home, New York, N. Y.	4,488,283 33	4,218,231 24	93.99
Insurance Co. of North America, Philadelphia, Pa.	4,781,807 24	4,451,818 64	93.11
Insurance Co. of the State of Pa., Philadelphia, Pa.	348,962 37	391,699 30	112.55
Jersey City, Jersey City, N. J.	157,361 22	166,961 92	105.96
Kings County Fire, Brooklyn, N. Y.	80,795 48	87,923 81	109.90
Liberty, New York, N. Y.	916,482 68	870,157 40	94.99
Manuf'rs and Builders' Fire, New York, N. Y.	242,044 56	239,223 67	98.68
Manuf'rs and Merchants', Pittsburgh, Pa.	101,956 30	84,672 33	83.83
Mechanics', Philadelphia, Pa.	188,540 82	153,342 36	81.56
Mercantile Fire and Marine, Boston, Mass.	165,397 74	177,464 67	107.55
Merchants', Newark, N. J.	901,118 16	866,553 28	96.17
Merchants', Providence, R. I.	288,816 91	258,956 42	89.91
Milwaukee Mechanics', Milwaukee, Wis.	644,675 85	531,537 97	82.54
National Fire, Hartford, Conn.	1,296,285 46	1,096,369 11	84.59
National Fire, New York, N. Y.	237,677 19	235,203 97	99.24
Newark Fire, Newark, N. J.	236,757 64	247,356 40	104.81
New Hampshire Fire, Manchester, N. H.	840,890 58	735,727 26	87.59
New York Fire, New York, N. Y.	182,532 79	204,491 61	112.35
New York Bowery Fire, New York, N. Y.	409,976 89	442,100 55	108.09
Niagara Fire, New York, N. Y.	1,950,570 03	1,774,266 22	90.99
North American, Boston, Mass.	170,714 09	167,370 33	98.45
Northwestern National, Milwaukee, Wis.	625,210 12	549,369 05	87.90
Ohio, Dayton, O.	74,763 00	64,364 24	86.94
Ohio Farmers, LeRoy, O.	859,734 83	765,953 17	89.17
Orient, Hartford, Conn.	1,101,371 88	986,307 30	89.58
Pacific Fire, New York, N. Y.	273,965 70	260,338 14	95.36
Packers and Provision Dealers', Chicago, Ill.	99,279 58	82,796 27	83.63
Park Fire, New York, N. Y.	58,587 51	51,608 04	88.97
Pennsylvania Fire, Philadelphia, Pa.	1,351,982 71	1,143,161 40	84.98
People's, Pittsburgh, Pa.	180,770 94	196,158 88	108.97
People's Fire, Manchester, N. H.	524,209 28	493,659 66	94.21
People's Fire, New York, N. Y.	142,283 78	166,006 47	116.90
Phenix, Brooklyn, N. Y.	3,527,033 18	3,383,835 71	95.94
Phœnix, Hartford, Conn.	2,879,121 33	2,625,327 27	91.19
Providence Washington, Providence, R. I.	1,173,497 71	1,008,418 56	85.54
Prudential, Boston, Mass.	99,517 48	193,700 14	195.65
Reading Fire, Reading, Pa.	307,874 54	226,377 25	73.73
Rochester German, Rochester, N. Y.	474,229 76	389,233 63	82.12
Rutgers Fire, New York, N. Y.	91,161 47	102,741 04	112.90
Security Fire, Cincinnati, O.	82,564 04	76,633 67	93.45
Security, New Haven, Conn.	640,916 68	579,630 72	90.57
Springfield Fire and Marine, Springfield, Mass.	1,915,129 37	1,712,509 98	89.42
Spring Garden, Philadelphia, Pa.	357,764 15	308,875 41	86.52
Southern California, Los Angeles, Cal.	231,274 06	217,093 83	93.98
Standard Fire, New York, N. Y.	69,168 59	86,199 46	124.91
State Investm't and Ins. Co., San Francisco, Cal.	434,213 56	360,481 14	83.06
St. Paul Fire and Marine, St. Paul, Minn.	1,150,654 15	994,780 31	86.5[illegible]
St. Paul German, St. Paul, Minn.	494,238 56	319,372 92	64.6[illegible]
Sun, San Francisco, Cal.	281,005 24	268,361 00	95.5[illegible]
Syndicate, Minneapolis, Minn.	213,782 47	181,045 44	85.0[illegible]
Teutonia Fire, Philadelphia, Pa.	33,518 24	25,551 83	77.4[illegible]
Teutonia Fire and Marine, Dayton, O.	87,157 26	74,334 16	85.4[illegible]
Traders, Chicago, Ill.	657,641 74	598,735 28	91.1[illegible]
Union, Philadelphia, Pa.	287,282 85	328,761 59	114.5[illegible]
Union, San Francisco, Cal.	796,066 27	772,475 72	97.0[illegible]
Union Fire, Buffalo, N. Y.	42,662 56	29,712 44	70.7[illegible]

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INCOME AND EXPENDITURES.—*Continued.*

Cash Premiums Received.	Losses Paid.	Per cent of Losses Paid to Premiums Received.	Expenses Paid.	Per cent of Expenses to Premiums	Excess of Income.	Excess of Expenditures.	Dividends Paid.
[illegible] 61	$561,901 53	57.16	$371,077 82	37.75	$91,584 31		$20,000 00
1,157,504 94	696,999 58	58.61	513,601 89	43.27	31,293 46		100,000 00
1,971,634 75	1,587,806 00	51.70	1,011,253 21	32.98	440,126 10		300,000 00
149,511 66	40,199 07	28.70	42,846 27	30.24	70,852 05		
4,108,930 93	2,386,870 76	58.10	1,531,360 48	37.28	270,052 09		300,000 00
4,392,286 48	2,648,671 11	60.44	1,353,147 53	30.88	329,988 60		450,000 00
305,111 93	242,801 98	89.93	127,897 32	41.98		42,786 98	20,000 00
131,252 46	89,680 11	68.45	59,181 81	45.17		8,970 70	17,500 00
64,805 50	31,998 28	50.00	37,925 53	59.25		7,128 33	18,000 00
850,795 45	551,778 20	64.91	318,379 20	37.45	46,325 28		
213,762 94	120,240 79	55.15	107,162 88	49.16	2,820 89		11,820 00
68,242 37	39,087 84	44.36	30,634 49	34.81	17,283 97		15,000 00
154,925 34	72,997 48	47.40	60,391 88	39.21	35,198 46		19,953 00
136,533 28	89,507 92	65.81	55,936 75	41.13		12,066 98	32,020 00
832,428 23	517,243 56	62.17	308,474 72	37.08	34,564 88		40,835 00
268,211 02	148,838 98	55.53	96,117 44	35.86	29,860 49		14,000 00
558,882 12	259,445 83	46.50	221,971 64	37.98	113,137 88		50,120 50
1,178,477 31	572,516 85	48.60	423,852 26	35.98	199,916 35		100,000 00
222,896 34	150,556 69	67.81	84,647 28	38.13	2,478 22		
236,231 50	156,092 43	66.06	85,959 98	41.72		10,598 76	25,803 99
703,367 35	421,970 14	55.30	265,757 12	34.83	105,163 32		48,000 00
169,416 82	125,042 55	74.58	73,449 06	43.46		21,958 82	6,000 00
386,379 48	289,249 49	69.75	154,851 06	40.12		32,128 66	18,000 00
1,767,882 07	1,083,928 46	55.67	699,980 26	37.15	176,303 81		50,357 50
154,515 19	97,418 72	63.25	63,951 61	41.52	3,343 76		6,000 00
459,495 20	270,870 12	48.36	218,998 93	39.18	75,841 07		60,000 00
62,693 19	25,127 49	40.53	30,236 75	48.77	10,398 76		9,000 00
798,982 86	515,777 56	65.04	250,175 61	31.55	93,781 69		
1,625,671 65	568,995 35	55.40	363,311 95	35.58	115,064 58		60,000 00
250,376 04	139,318 06	55.92	96,520 06	38.61	13,627 56		24,000 00
52,946 39	36,325 88	44.30	31,470 39	43.25	16,483 31		15,000 00
64,337 51	32,779 39	49.55	21,823 65	45.46	6,934 47		6,000 00
1,189,561 13	667,687 66	56.16	420,473 74	35.37	203,821 31		60,000 00
164,302 34	136,860 64	83.45	59,298 24	36.15		15,387 94	
491,032 28	299,938 46	61.87	175,721 20	35.79	30,549 62		18,000 00
132,547 74	100,248 70	76.52	53,757 77	41.08		23,722 69	12,000 00
2,338,436 44	1,912,711 19	57.33	1,371,124 52	41.10	143,197 47		100,000 00
2,852,301 32	1,446,398 01	54.54	896,929 26	33.89	253,794 06		280,000 00
1,130,196 51	591,440 89	52.34	387,977 67	34.33	170,079 15		24,000 00
49,984 52	47,833 21	53.74	145,866 93	163.89		94,182 66	
273,649 08	118,924 89	42.78	87,429 96	31.45	81,497 29		20,022 40
536,789 99	276,047 52	51.84	147,186 11	33.76	84,996 13		16,000 00
74,823 48	47,279 80	63.89	35,961 24	48.60		11,579 57	19,500 00
71,980 61	45,801 58	64.51	21,832 09	30.75	5,990 37		9,000 00
623,914 07	343,175 47	55.98	216,455 25	35.31	61,285 96		20,000 00
1,771,814 78	965,628 87	54.52	596,886 11	33.70	202,619 39		150,000 00
298,344 16	137,074 75	45.84	107,800 66	36.05	48,888 74		64,000 00
213,068 14	105,272 08	49.42	99,488 42	46.70	14,180 23		12,333 33
55,287 52	41,492 08	75.44	30,707 38	55.83		17,030 87	14,000 00
488,221 02	191,563 54	46.84	168,880 10	41.29	78,782 42		37 50
1,488,786 64	597,663 04	57.52	347,117 27	33.41	155,873 84		50,000 00
634,931 99	174,046 27	36.72	115,326 65	24.33	174,865 64		30,000 00
248,681 90	138,002 31	55.64	100,358 69	40.46	12,644 24		30,000 00
192,218 60	97,371 20	50.71	76,174 24	39.67	32,767 03		7,500 00
23,219 33	3,426 74	14.90	13,125 09	57.07	7,966 41		9,000 00
65,432 86	16,951 04	26.08	37,383 12	57.51	12,823 10		20,000 00
381,217 14	352,743 75	59.08	195,991 53	32.83	58,906 46		50,000 00
265,446 25	204,420 73	77.10	124,281 92	46.88		41,478 74	108 94
730,730 19	452,409 26	60.32	297,843 96	39.71	23,590 55		22,222 50
23,291 14	9,981 98	31.20	18,730 46	42.90	12,950 12		6,000 00

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TABLE VIII.—SHOWING TOTAL CASH

Name and Location.	Total Income.	Total Expenditures.	Per cent of Expenditures to Income.
Companies of other States.			
United Firemen's, Philadelphia, Pa.	$288,839 41	$234,189 25	81.31
United States Fire, New York, N. Y.	225,319 76	216,050 98	96.00
Western, Pittsburgh, Pa.	173,621 26	153,137 87	88.52
Westchester Fire, New York, N. Y.	1,013,836 23	896,647 53	87.52
Williamsburg City Fire, Brooklyn, N. Y.	594,864 83	550,478 11	92.67
Totals—Companies of other states	$79,641,327 25	$72,282,783 36	93.10
Companies of Foreign Governments.			
British America Assurance Co., Toronto, Can.	$618,132 08	$540,482 23	87.46
British and For. Mar. (limited), Liverpool, Eng.	1,172,573 96	1,185,691 51	101.16
City of London Fire (limited), London, Eng.	434,151 39	373,378 37	86.03
Caledonian, Edinburgh, Scot.	535,795 35	277,275 04	51.83
Commercial Union Assurance Co., London, Eng.	2,321,152 69	2,422,531 05	85.88
Guardian Fire and Life Ass'ce Co., London, Eng.	1,139,268 53	904,149 96	79.38
Hamburg Bremen Fire, Hamburg, Ger.	992,201 48	878,226 00	88.53
Imperial Fire, London, Eng.	1,147,786 91	970,834 39	84.64
Lancashire, Manchester, Eng.	1,729,665 05	1,583,273 85	91.86
Lion Fire, London, Eng.	460,549 66	363,719 01	79.07
Liverpool & London & Globe, Liverpool, Eng.	4,771,087 40	3,814,745 90	79.96
London Assurance Corporation, London, Eng.	1,069,781 65	892,647 87	83.50
London and Lancashire Fire, Liverpool, Eng.	1,822,651 80	1,516,138 49	83.21
Manchester Fire Assur'ce Co., Manchester, Eng.	152,310 56	150,617 20	13.09
Mannheim, Mannheim, Ger.	175,009 19	157,553 79	90.03
Marine (limited), London, Eng.	290,925 97	243,456 02	83.95
North British and Mercantile, London, Eng.	2,234,212 83	1,962,681 91	87.85
Northern Assurance Co., London, Eng.	1,131,134 34	959,556 15	84.84
Norwich Union Fire, Norwich, Eng.	1,287,260 17	1,038,988 25	80.73
Phœnix Assurance Co., London, Eng.	1,841,625 70	1,491,109 30	80.99
Queen, Liverpool, Eng.	1,670,443 20	1,404,117 70	84.08
Reliance Marine, Liverpool, Eng.	59,267 88	42,471 15	71.99
Royal, Liverpool, Eng.	3,764,548 79	2,994,939 72	79.56
Sea, Liverpool, Eng.	307,994 16	253,769 67	82.66
Scottish Union and National, Edinburgh, Scot.	668,391 03	439,463 53	65.78
Standard Marine, Liverpool, Eng.	116,965 46	113,283 09	97.66
Sun Fire Office, London, Eng.	1,520,967 07	1,243,539 47	81.81
Transatlantic Fire, Hamburg, Ger.	281,122 44	247,934 96	88.23
Union Marine (limited), Liverpool, Eng.	326,173 51	192,730 99	59.12
Western Assurance Co., Toronto, Can.	1,243,532 29	1,124,157 98	90.44
Totals { Foreign Companies	$35,522,956 08	$29,792,967 52	83.87
Totals { Companies of other States	79,641,327 25	72,282,783 36	93.10
Totals { Michigan Companies	947,991 70	791,195 41	83.55
Aggregates	$116,112,275 03	$102,866,966 29	88.59

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INCOME AND EXPENDITURES.—*Concluded.*

Cash Premiums Received.	Losses Paid.	Per cent of Losses Paid to Premiums Received.	Expenses Paid.	Per cent of Expenses to Premiums	Excess of Income.	Excess of Expenditures.	Dividends Paid.
$341,043 80	$116,585 35	48.38	$96,603 90	40.08	$54,650 16		$21,000 00
152,776 30	100,831 03	52.25	88,046 45	45.85	9,268 78		27,673 50
154,468 25	89,680 84	58.24	45,448 03	29.51	20,483 39		18,000 00
250,380 56	459,980 00	47.96	406,658 53	42.40	117,188 70		30,000 00
334,729 37	262,597 49	49.18	237,980 62	44.56	44,386 72		49,950 00
$2,397,744 42	$39,732,982 10	54.92	$26,913,408 43	37.18	$7,776,326 34	$417,792 45	$5,616,392 88
$565,051 25	$97,197	62.08	$177,284 59	30.30	$77,649 85		
305,408 58	494,754	50.67	750,937 19	87.52		$13,117 55	
172,409 05	268,462	54.72	147,913 45	35.90	60,773 02		
335,092 33	1,587,024	16.26	191,190 11	36.35	258,520 31		
2,734,298 16	997	58.28	834,393 20	30.65	398,621 64		
1,146,000 00	463,824	41.59	445,325 38	40.37	235,118 57		
999,147 34	554,951	55.61	344,174 85	35.89	118,975 48		
1,108,313 93	566,521	51.36	404,312 73	36.65	176,952 52		
1,649,500 54	1,003,515	60.86	584,758 74	35.46	141,391 20		
436,196 07	222,418	51.01	141,300 26	32.41	96,830 65		
1,486,900 00	157,611	54.88	1,347,134 14	29.96	956,841 50		
906,464 15	484,575	53.47	360,071 76	36.15	177,134 28		
1,740,397 36	1,151	54.88	561,986 71	32.30	306,518 31		
152,310 56	76,145	50.02	74,271 38	48.86	1,698 36		
174,906 19	121,986	69.59	35,767 20	20.04	17,455 40		
200,935 91	78,467	60.50	67,988 85	23.44	47,469 95		
1,306,784 37	1,102,719	58.28	743,462 39	35.54	271,530 92		
1,003,700 27	579,901	54.19	379,754 64	35.49	171,578 19		
1,202,189 46	680,525	51.55	408,462 52	33.40	248,271 92		
1,174,706 70	604,301	50.55	589,318 13	33.02	350,516 40		
1,576,497 84	912,945	57.93	491,172 43	31.17	266,325 50		
50,287 88	28,782	56.10	12,738 84	24.00	16,896 73		
1,574,540 06	1,803,072	51.26	1,162,867 01	32.54	769,609 07		
305,904 10	221,710	72.10	41,058 69	13.92	54,224 49		
600,209 26	256,763	42.79	182,699 88	30.45	228,927 50		
110,905 46	94,448	85.85	18,835 66	17.12	3,682 37		
1,465,217 81	769,351	52.60	478,188 19	32.87	277,427 60		
263,874 10	140,881	53.57	107,053 62	40.70	33,187 46		
311,574 72	137,086	44.06	55,644 04	17.89	285,278 00		
1,199,205 21	748,032	62.45	369,125 01	30.53	119,374 81		
$32,493,674 46	$18,270,873 13	54.08	$11,509,590 84	34.03	$6,163,266 50	$13,117 55	
72,397,744 42	39,732,982 10	54.92	26,913,408 43	37.18	7,776,326 34	417,792 45	$5,616,392 88
925,481 25	470,817 38	51.01	291,378 08	35.32	156,796 29		79,000 00
$105,816,900 13	$58,474,672 61	54.65	$38,714,377 30	36.17	$14,096,889 13	$430,910 00	$5,695,392 88

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TABLE IX.—*Showing Location and Names of Officers of the Fire, Fire-Marine and Marine Insurance Companies Authorized to do Business in this State and the Names and Residences of Attorneys for Companies of other States and Countries upon whom Process can be served.*

Name and Location.	Incorporated.	Officers.		Attorneys.	
		President.	Secretary.	Name.	Residence.
Michigan Companies.					
Detroit Fire and Marine, Detroit	1866	Wm. A. Butler	James J. Clark		
Grand Rapids Fire Insurance Co., Grand Rapids	1862	Julius Houseman	S. F. Aspinwall		
Michigan Fire and Marine, Detroit	1881	D. Whitney, Jr.	Eugene Harbeck		
Companies of Other States.	Admitted.				
Ætna, Hartford, Conn.	1859	Jotham Goodnow	A. C. Bayne	Geo. W. Chandler	Detroit.
Agricultural, Watertown, N. Y.	1867	J. R. Stebbins	H. M. Stevens	John C. Goodrich	Detroit.
Alliance Insurance Association, New York, N. Y.	1890	James Yereance	A. Maltbie	Eugene Harbeck	Detroit.
Amazon, Cincinnati, Ohio	1871	Gazzam Gano	John H. Beattie	H. C. Klocksiem	Lansing.
American, Boston, Mass.	1881	Francis Peabody	J. W. Field	James T. Sterling	Detroit.
American, Newark, N. J.	1880	F. H. Harris	J. H. Worden	Frank H. Blackman	Detroit.
American Central, St. Louis, Mo.	1870	George T. Cram	Charles Christensen	Julius Stoll	Detroit.
American Fire, New York, N. Y.	1879	David Adee	Wm. H. Crolius	Jeremiah S. Vernor	Detroit.
American Fire, Philadelphia, Pa.	1874	Thos. H. Montgomery	Richard Maris	L. H. Fox	Detroit.
Armstrong Fire, New York, N. Y.	1801	P. B. Armstrong	J. C. Hatie	Theo. H. Hinchman	Detroit.
Artisans, Pittsburg, Pa.	1886	A. J. Barr	Chas. P. Smith	Peter Schulte	Detroit.
Aurora Fire and Marine, Cincinnati, Ohio	1872	C. J. Krehbiel	Frank Breiling	Wm. Parkinson	Detroit.
Boylston, Boston, Mass.	1879	Joseph W. Balch	Washington Glover	Byron Whitaker	Detroit.
Broadway, New York, N. Y.	1889	Eugene B. Magnus	Geo. W. Jones	Peter Schulte	Detroit.
Buffalo German, Buffalo, N. Y.	1869	Philip Becker	Oliver J. Eggert	Karl Schmemann	Detroit.
California, San Francisco, Cal.	1882	L. L. Bromwell	W. H. C. Fowler	Geo. W. Chandler	Detroit.
Citizens, New York, N. Y.	1865	Edward A. Walton	Frank M. Parker	E. R. Merrifield	Lansing.
Citizens, Pittsburg, Pa.	1883	Wm. G. Johnston	J. R. Snively	A. C. Blodgét	Detroit.
Commerce, Albany, N. Y.	1865	Garret A. Van Allen	E. Darvin Jenison	Alexander A. Saenger	Detroit.
Commercial Mutual, New York, N. Y.	1889	Wm. Irving Comes	Henry D. King	Eber Ward	Detroit.
Commonwealth, New York, N. Y.	1889	M. M. Belding	Chas. S. Bartow	L. N. Pitman	Detroit.
Concordia Fire, Milwaukee, Wis.	1886	J. H. Inbusch	Gustave Wollaeger	Eber Ward	Detroit.
Connecticut Fire, Hartford, Conn.	1859	J. D. Browne	Charles R. Burt	Chas. F. Peltier	Detroit.
Continental, New York, N. Y.	1859	F. C. Moore	Cyrus Peck	Ira Worcester	Detroit.
Cooper, Dayton, Ohio	1883	D. E. Mead	Charles W. Schenk	James T. Sterling	Detroit.

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Delaware Mutual Safety, Philadelphia, Pa.	1890	Tattnall Paulding	H. Lyllburn	Eugene Harbeck	Detroit.
Dwelling House, Boston, Mass.	1890	Charles K. Nichols	Henry F. Perkins	Henry Ohrns	Detroit.
Eagle Fire, New York, N. Y.	1888	Alexander J. Clinton	Thomas J. Gaines	James A. Jones	Detroit.
Empire State, Rochester, N. Y.	1888	Henry Michaels	James Johnston	Henry C. Munson	Detroit.
Equitable Fire and Marine, Providence, R. I.	1872	Fred W. Arnold	James E. Tillinghast	Francis O. Davenport	Detroit.
Eureka Fire and Marine, Cincinnati, Ohio	1887	F. A. Rothler	Adam Benus	Henry C. Klocksiem	Lansing.
Exchange Fire, New York, N. Y.	1887	Richard C. Combes	Geo. W. Montgomery	Peter Schulte	Detroit.
Farmers' Fire, York, Penn.	1889	G. Edward Hersh	David Strickler	Alfred Bunclark	Detroit.
Farragut Fire, New York, N. Y.	1880	John E. Lettingwell	Samuel Darbee	J. C. Burton	Detroit.
Firemen's, Dayton, Ohio	1876	S. Craighead	Chas. Richardson	Eugene Harbeck	Detroit.
Firemen's, Newark, N. J.	1880	John H. Kase	Charles Colyer	Charles L. Clark	Detroit.
Fireman's Fund, San Francisco, Cal.	1864	David J. Staples	Bernard Faymonville	George C. Cooper	Lansing.
Fire Association, Philadelphia, Pa.	1873	J. Lightfoot	W. S. Winship	Thomas J. Reilley	Detroit.
Fire Association, New York, N. Y.	1891	P. B. Armstrong	J. C. Hatie	Theo. H. Hinchman	Detroit.
Fire Ins. Co. of the Co. of Philadelphia, Philadelphia, Pa.	1872	James N. Stone	Charles R. Peck	Ira Worcester	Detroit.
Franklin Fire, Philadelphia, Pa.	1870	James W. McAllister	Ezra T. Cresson	F. O. Davenport	Detroit.
German, Freeport, Ill.	1886	C. O. Collmann	William Trembor	Horace F. Cornell	Kalamazoo.
German American, New York, N. Y.	1872	Emil Oelbermann	James A. Silvey	Alexander A. Saenger	Detroit.
German Fire, Peoria, Ill.	1887	B. Cremer	Theo. J. Müller	Henry C. Klocksiem	Lansing.
German Fire, Pittsburg, Pa.	1885	H. E. White	F. L. Gross	R. H. Brown	Detroit.
Germania Fire, New York, N. Y.	1861	Rudolph Garrigue	Chas. Ruykhaver	E. R. Merrifield	Lansing.
Girard Fire and Marine, Philadelphia, Pa.	1870	Alfred S. Gillett	Edwin F. Merrill	Fidus Livermore	Jackson.
Glens Falls, Glens Falls, N. Y.	1867	R. M. Little	J. L. Cunningham	William A. Shinkman	Grand Rapids
Granite State, Portsmouth, N. H.	1886	Frank Jones	Alfred F. Howard	B. Whitaker	Detroit.
Greenwich, New York, N. Y.	1879	Samuel C. Harriot	Mason A. Stone	Eber Ward	Detroit.
Hanover Fire, New York, N. Y.	1864	I. Remsen Lane	C. L. Roe	E. R. Merrifield	Lansing.
Hartford Fire, Hartford, Conn.	1859	George L. Chase	P. C. Royce	George W. Chandler	Detroit.
Hekla Fire, St. Paul, Minn.	1890	Geo. W. Sprague	T. C. Hodgson	Karl Schmemann	Detroit.
Home, New York, N. Y.	1859	Daniel A. Heald	William L. Bigelow	Arthur Marks	Detroit.
Insurance Company of North America, Philadelphia, Pa.	1864	Charles Platt	Greville E. Freyer	Thos. J. Reilly	Detroit.
Ins. Co. of the State of Pennsylvania, Philadelphia, Pa.	1875	Geo. C. Crowell	A. B. Earle	Byron Whitaker	Detroit.
Jersey City, Jersey City, N. J.	1890	Nathaniel Foote	Chas. F. Patterson	Louis L. Burton	Detroit.
King's County Fire, Brooklyn, N. Y.	1878	William E. Horwill	E. S. Terhune	R. B. Loomis	Grand Rapids
Liberty, New York, N. Y.	1888	George A. Morrison	Philip La Tourette	Eugene Harbeck	Detroit.
Manufacturers and Builders' Fire, New York, N. Y.	1879	Edward V. Loew	J. Jay Nestell	Peter Schulte	Detroit.
Manufacturers and Merchants', Pittsburgh, Pa.	1886	Charles W. Batchelor	Wm. T. Adair	Peter Schulte	Detroit.
Mechanics', Philadelphia, Pa.	1886	Charles J. Gallagher	Simon J. Martin	Alfred H. Hall	Detroit.
Mercantile Fire and Marine, Boston, Mass.	1878	George R. Rogers	James Simpson	James T. Sterling	Detroit.
Merchants', Newark, N. J.	1873	Henry Powles	J. R. Mulliken	Henry C. Munson	Detroit.
Merchants', Providence, R. I.	1865	Wm. T. Barton	Wm. P. Goodwin	Francis O. Davenport	Detroit.
Milwaukee Mechanics, Milwaukee, Wis.	1883	Christian Preusser	Adolf J. Cramer	Henry C. Klocksiem	Lansing.
Mutual Fire, New York, N. Y.	1891	P. B. Armstrong	J. C. Hatie	Theo. H. Hinchman	Detroit.
National Fire, Hartford, Conn.	1872	James Nichols	E. G. Richards	Samuel H. Row	Lansing.
National Fire, New York, N. Y.	1871	Henry T. Drowne	John H. Kattenstroth	Henry C. Munson	Detroit.
Newark Fire, Newark, N. J.	1878	John J. Henry	Oscar O. Brewer	Chas. L. Clark	Detroit.

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TABLE IX.—Showing Location and Names of Officers.—*Continued.*

Name and Location.	Admitted.	Officers.		Attorneys.	
		President.	Secretary.	Name.	Residence.
New Hampshire Fire, Manchester, N. H.	1877	James A. Weston	John C. French	Geo. W. Chandler	Detroit.
New York Fire, New York, N. Y.	1888	Daniel Underhill	Augustus Colson	Charles F. Peltier	Detroit.
New York Bowery Fire, New York, N. Y.	1879	Henry Silberhorn	J. Frank Patterson	F. O. Davenport	Detroit.
Niagara Fire, New York, N. Y.	1859	Peter Notman	George C. Howe	E. R. Merrifield	Lansing.
North American, Boston, Mass.	1884	Silas Pierce	Charles E. Macullar	Eber Ward	Detroit.
Northwestern National, Milwaukee, Wis.	1872	Alfred James	John P. McGregor	J. S. Vernor	Detroit.
Oakland Home, Oakland, Cal.	1891	William P. Jones	William F. Blood	H. C. Klocksiem	Lansing.
Ohio, Dayton, O.	1879	J. A. Walters	John N. Bell	James C. Berton	Detroit.
Ohio Farmers, LeRoy, O.	1885	James C. Johnson	E. S. Wells	Edward A. Hough	Jackson.
Orient, Hartford, Conn.	1872	Charles B. Whiting	James U. Taintor	Peltier & Belanger	Detroit.
Pacific Fire, New York, N. Y.	1879	Frank T. Stinson	George Jeremiah	F. O. Davenport	Detroit.
Park Fire, New York, N. Y.	1886	Wm. Jaffray	W. Valentine	Alfred H. Hall	Detroit.
Packers and Provision Dealers', Chicago, Ill.	1887	A. N. Young	R. J. Smith	Chas. L. Clark	Detroit.
Pennsylvania Fire, Philadelphia, Pa.	1871	R. Dale Benson	W. G. Crowell	L. H. Fox	Detroit.
People's, Pittsburgh, Pa.	1884	James Herdman	Wm. F. Gardner	A. C. Burt	Detroit.
People's Fire, Manchester, N. H.	1886	Joseph C. Moore	Stephen B. Stearns	A. A. Parker	Detroit.
People's Fire, New York, N. Y.	1880	F. V. Price	A. C. Milne	Francis O. Davenport	Detroit.
Phenix, Brooklyn, N. Y.	1859	George P. Sheldon	C. C. Little	Ira Worcester	Detroit.
Phœnix, Hartford Conn.	1859	H. Kellogg	G. H. Burdick	Francis O. Davenport	Detroit.
Protection Mutual, Chicago, Ill.	1890	Geo. W. Powell	Chas. E. Worthington	John Widdicomb	Grand Rapids
Prudential Fire Insurance Co., Boston, Mass.	1889	A. B. Martin	Herbert C. Hill	William H. Elliot	Detroit.
Providence Washington, Providence, R. I.	1872	J. H. DeWolf	E. L. Watson	James H. Garnsey	Detroit.
Reading Fire, Reading, Pa.	1888	Wm. A. Arnold	S. E. Ancona	James J. Clark	Detroit.
Reliance, Philadelphia, Pa.	1891	Thos. C. Hill	Wm. Chubb	Ira Worcester	Detroit.
Rochester German, Rochester, N. Y.	1872	Frederick Cook	H. F. Atwood	Oliver C. Kemp	Greenville.
Rockford, Rockford, Ill.	1891	John Lake	Chas. E. Sheldon	Alexander A. Saenger	Detroit.
Rutgers Fire, New York, N. Y.	1879	Edward B. Fellows	H. C. Kreiser	James A. Jones	Detroit.
Security, New Haven, Conn.	1875	Chas. S. Leete	H. Mason	Wm. McBain	East Saginaw.
Security, Cincinnati, O.	1887	F. A. Rothier	Adam Benus	H. C. Klocksiem	Lansing.
Southern California, Los Angeles, Cal.	1890	E. F. Spence	D. E. Miles	Frank H. Blackman	Detroit.
Springfield Fire and Marine, Springfield, Mass.	1859	J. N. Dunham	S. J. Hall	Jeremiah S. Vernor	Detroit.
Spring Garden, Philadelphia, Pa.	1886	Nelson F. Evans	G. B. Armitage	Archibald G. Lindsay	Detroit.
Standard Fire, New York, N. Y.	1863	William M. St. John	Robert H. Myers	A. G. Lindsay	Detroit.
State Investment and Insurance Co., San Francisco, Cal.	1890	Geo. L. Brander	Chas. H. Cushing	John Drake	Bay City.
St. Paul Fire and Marine, St. Paul, Minn.	1872	Chas. H. Bigelow	Chas. B. Gilbert	Charles H. Osband	Lansing.
St. Paul German, St. Paul, Minn.	1890	Albert Scheffer	J. Quincy Haas	Charles H. Garrett	Kalamazoo.
Sun, San Francisco, Cal.	1884	C. L. Taylor	E. E. Potter	John C. Goodrich	Detroit.
Syndicate, Minneapolis, Minn.	1890	John DeLaittre	Jacob Stone	David Beveridge	Detroit.
Teutonia Fire, Philadelphia, Pa.	1886	Eugene Franssen	Thomas Chamberlin	Peter Schulte	Detroit.

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Teutonia Fire and Marine, Dayton, O.	1881	K. Pape	J. Linzweiler, Jr.	Lewis Atkins	Port Huron.
Traders, Chicago, Ill.	1872	E. Buckingham	R. J. Smith	Samuel H. Row	Lansing.
Union, San Francisco, Cal.	1860	Nathaniel T. James	James D. Bailey	William McHain	East Saginaw.
Union, Philadelphia, Pa.	1877	Charles S. Hollingshead.	E. R. Daniels	Francis O. Davenport	Detroit.
Union Fire, Buffalo, N. Y.	1875	George Sandrock	Alexander Martin	Karl Schmemann	Detroit.
United Firemen's Philadelphia, Pa.	1884	Joseph L. Caven	Robert B. Beath	Henry C. Munson	Detroit.
United States Fire, New York, N. Y.	1882	W. W. Underhill	Walter H. Griffin	James A. Jones	Detroit.
Western, Pittburgh, Pa.	1886	Alexander Nimick	William P. Herbert	Amos C. Blodget	Detroit.
Westchester Fire, New York, N. Y.	1872	George R. Crawford	John Q. Underhill	Joseph W. Bailey	Lansing.
Williamsburgh City Fire, Brooklyn, N. Y.	1872	Marshall S. Driggs	F. H. Way	A. G. Lindsay	Detroit.

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TABLE IX.—Showing Location and Names of Officers.—*Concluded.*

Name and Location.	Admitted	Managers Western Department.	Attorney for Michigan.	Managers of the United States Branches.
Companies of Foreign Governments.				
British America Assurrance Co., Toronto, Can.	1874	John Morrison, Gov., W. H. Banks, Sec.	L. H. Fox, Detroit	
British and For. Mar. (limited), Liverpool, Eng.	1888		William H. Wells, Detroit	L. A. Wight, Cotton Ex. B'g, N. Y.
Caledonian, Edinburgh, Scot.	1890		Henry C. Munson, Detroit	H. W. Brown, Philadel., Pa.
City of London Fire (limited), London, Eng.	1882		C. E. Perkins, Grand Rapids	Jno. C. Paige, Boston, Mass.
Commercial Union Assurance Co., London, Eng.	1872	H. C. Eddy, Resident Sec., Chicago, Ill.	Charles F. Peltier, Detroit	Chas. Sewall, New York.
Guardian Fire & Life Assurance Co., London, Eng.	1878		Jeremiah S. Vernor, Detroit	H. E. Bowers, New York.
Hamburg Bremen Fire, Hamburg, Ger.	1872	Withowsky & Affeld, Chicago, Ill.	Julius Stoll, Detroit	F. O. Affeld, New York.
Imperial Fire, London, Eng.	1870	Daniel C. Osmun, Chicago, Ill.	E. R. Merrifield, Lansing	Jno. C. Paige, Boston.
Lancashire, Manchester, Eng.	1872	W. G. Ferguson, Chicago, Ill.	Peltier & Belanger, Detroit	E. Litchfield, New York.
Lion Fire, London, Eng.	1881		Edwin I. Booth, Detroit	M. Bennett, Jr., Hartford, Ct.
Liverpool & London & Globe, Liverpool, Eng.	1862	Crooke & Warren, Res. Man., Chicago, Ill.	A. G. Lindsay, Detroit	H. W. Eaton, New York.
London Assurance Corporation, London, Eng.	1872	Charles Lyman Case, Chicago, Ill.	John G. Erwin, Detroit	G. H. Marks, New York.
London & Lancashire Fire, Liverpool, Eng.	1879	John S. Belden, Chicago, Ill.	F. H. Blackman, Detroit	Jeffrey Beavan, New York.
Manchester Fire Assurance Co., Manchester, Eng.	1890	W. W. Dudley, Chicago, Ill.	R. Mott, Lansing	
Mannheim, Mannheim, Ger.	1887		Henry C. Munson, Detroit	Hugo Menzel, New York.
Marine (limited), London, Eng.	1887	Crosby & Macdonald, Chicago, Ill.	James W. Millen, Detroit	Percy Chubb, New York.
North British & Mercantile, London, Eng.	1868		F. M. Ackerman, Lansing	S. P. Blagden, New York.
Northern Assurance Co., London, Eng.	1876	W. D. Crooke, Chicago, Ill.	A. G. Lindsay, Detroit	Geo. W. Babb, Jr., New York.
Norwich Union Fire, Norwich, Eng.	1880		A. G. Lindsay, Detroit	J. Montgomery Hare, N. Y.
Phœnix Assurance Co., London, Eng.	1880		James J. Clark, Detroit	A. D. Irving, New York.
Queen, Liverpool, Eng.	1868	Joseph M. Rogers, Chicago, Ill.	Jeremiah S. Vernor, Detroit	J. A. Macdonald, New York.
Reliance Marine, Liverpool, Eng.	1890		H. McMorran, Port Huron	
Royal, Liverpool, Eng.	1870	E. L. Allen, Chicago, Ill.	Jeremiah S. Vernor, Detroit	
Scottish Union & National, Edinburgh, Scot.	1881		F. O. Davenport, Detroit	M. Bennett, Jr., Hartford, Ct.
Sea Ins. Co., (limited), Liverpool, Eng.	1890		Henry McMorrin, Pt. Huron	Percy Chubb, New York.
Standard Marine, Liverpool, Eng.	1890		Parker & Millen, Detroit	J. D. Barrett, New York.
Sun Fire Office, London, Eng.	1882		Lewis F. Margah, Detroit	J. J. Guile, New York.
Transatlantic Fire, Hamburg, Ger.	1878		F. O. Davenport, Detroit	E. Harbers, New York.
Union Marine, (limited), Liverpool, Eng.	1882		James M. Jones, Detroit	Jones & Whitlock, N. Y.
Western Assurance Co., Toronto, Can.	1872	A. M. Smith, Pres., James Boomer, Sec.	James A. Jones, Detroit	

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STATISTICAL TABLES

COMPILED FROM ANNUAL STATEMENTS OF

MUTUAL FIRE INSURANCE COMPANIES

FOR THE YEAR 1890.

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TABLE X.—*Exhibit of Membership, Risks and Assessments of the Mutual Fire*
(INSURING FARM

File No.	Name of Company.	Incorporated.	Mem-	
			Number Dec. 31, 1889.	Increase during 1890.
50	Citizens' Mutual Fire Ins. Co. of Calhoun Co.	1880	1,618	298
32	Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.	1874	978	64
35	Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Co's.	1874	5,776	105
82	Citizens' Mutual Fire Ins. Co. Muskegon, etc.	1890	.....	138
33	Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Co's.	1874	2,318	691
66	Citizens' Mutual Fire Ins. Co. of Pulaski	1886	349	74
67	Concordia Mutual Insurance Co.	1886	445	114
42	Eastern Jackson Farmers' Mutual Ins. Co.	1878	395	41
77	Farmers' Home Mutual Fire Ins. Co. of Genesee Co.	1889	163	101
26	Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's	1870	2,381	246
22	Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's	1863	3,856	815
3	Farmers' Mutual Fire Ins. Association of Berrien Co. (old Co.)	1860	2,224	148
3	Farmers' Mutual Fire Ins. Co. of Berrien Co. (new Co.)	1890	.....	2,662
12	Farmers' Mutual Fire Ins. Co. of Branch Co.	1863	2,431	255
6	Farmers' Mutual Fire Ins. Co. of Calhoun Co.	1862	2,095	204
16	Farmers' Mutual Fire Ins. Co. of Cass Co.	1863	3,479	279
76	Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's.	1888	292	80
17	Farmers' Mutual Fire Ins. Co. of Clinton Co.	1863	2,992	301
75	Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's.	1888	180	.....
38	Farmers' Mut'l Fire Ins. Co. of G'd Traverse, Antrim and Leelanau Co's.	1875	800	170
9	Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	1862	3,817	323
8	Farmers' Mutual Fire Ins. Co. of Ingham Co.	1862	2,887	324
24	Farmers' Mutual Fire Ins. Co. of Ionia Co.	1863	2,492	98
5	Farmers' Mutual Fire Ins. Co. of Jackson Co.	1862	2,357	166
11	Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	1863	1,674	161
14	Farmers' Mutual Fire Ins. Co. of Kent Co.	1863	2,799	436
7	Farmers' Mutual Fire Ins. Co. of Lenawee Co.	1862	6,135	757
37	Farmers' Mutual Fire Ins. Co. of Macomb Co.	1875	2,479	146
78	Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's	1889	487	357
81	Farmers' Mutual Fire Ins. Co. of Mecosta Co.	1890	.....	65
18	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.	1863	5,200	445
73	Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Iosco Co's	1888	270	28
44	Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's	1878	727	42
84	Farmers' Mutual Fire Ins. Co. of Otsego, Crawford and Roscommon Co's.	1890	.....	154
47	Farmers' Mutual Fire Ins. Co. of Saginaw Co.	1878	909	214
12	Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	1863	1,520	143
21	Farmers' Mutual Fire Ins. Co. of Van Buren Co.	1863	481	68
83	Farmers' North. Mut'l Ins. Co. of Marquette, Delta and Menominee Co's.	1890	.....	79
30	Finlanders' Mutual Fire Ins. Co. of Houghton Co.	1890	.....	.....
20	Genesee County Farmers' Mutual Fire Ins. Co.	1863	3,640	465
69	German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Co's.	1887	375	179
34	German Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's.	1874	1,818	178
45	German Farmers' Mutual Fire Ins. Co. of St. Clair Co.	1878	1,471	48
57	German Farmers' Mutual Fire Ins. Co. of Sebewaing, etc.	1882	359	48
1	German Farmers' Fire Ins. Co. of Washtenaw Co.	1889	1,223	135
52	Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.	1881	2,928	117
28	Lapeer County Farmers' Mutual Fire Ins. Co.	1871	1,498	150
10	Livingston County Mutual Fire Ins. Co.	1863	2,892	123
27	Monitor Mutual Fire Ins. Co.	1870	4,027	206
40	Patrons' Mutual Fire Ins. Co.	1876	1,648	216
29	Peoples' Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's.	1872	1,065	27
61	Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's.	1884	244	53
4	Shiawassee Mutual Fire Ins. Co.	1861	2,345	191
31	Southern Washtenaw F. M. F. Ins. Co.	1872	276	7
68	Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Co's.	1887	157	17
36	Teutonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co.'s	1875	929	53
15	Three Rivers Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	1863	788	44
79	Tuscola County Farmers' Mutual Fire Ins. Co.	1889	186	289
2	Washtenaw Mutual Fire Ins. Co. of Washtenaw Co. (old)	1859	2,413	.....
2	Washtenaw Mutual Fire Ins. Co. (new)	1890	2,364	139
	Totals	.....	99,212	13,477

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Insurance Companies of Michigan during the Year ending December 31, 1890.
PROPERTY.)

bership.		Risks.				Assessments	Average	
Decrease during 1890.	Number Dec. 31, 1890.	In Force Dec. 31, 1889.	Increase During 1890.	Decrease During 1890.	In Force Dec. 31, 1890.	Levied in 1890.	Rate Per $1,000.	File No.
123	1,793	$2,858,910	$354,940	$271,685	$2,942,165	$11,700 00	.0042	50
70	972	1,255,875	128,940	113,968	1,270,847	2,427 18	.002	32
1,528	4,353	8,353,141	150,397	1,654,499	6,848,939	21,000 00	.003	35
9	129		154,645	10,000	144,645			82
392	2,617	2,534,730	656,889	412,769	2,778,850	5,100 00	.002	33
17	406	583,055	105,600	42,250	646,405	598 83	.001	66
17	542	475,443	131,980	25,574	581,849	1,624 26	.0034	67
20	416	758,175	71,520	35,750	788,945	1,146 15	.00175	42
124	140	292,670	111,210	203,610	200,270	3,014 09	.0015	77
45	2,582	3,767,417	365,447	61,865	4,070,999	6,700 00	.00175	26
155	4,516	5,513,390	952,480	206,390	6,259,480	8,604 70	.0015	22
79	2,298	2,861,042	176,777	97,226	2,940,593	5,564 19	.002	3
178	2,484		3,396,251	224,026	3,172,225	1,480 79	.0015	
294	2,482	4,321,480	281,475	233,152	4,369,803	5,843 63	.0014	12
180	2,139	4,357,883	474,475	450,703	4,381,655	6,357 34	.0015	6
177	3,581	5,784,005	452,500	314,640	5,921,865	14,204 38	.0025	16
68	324	351,460	64,600	75,725	340,335	1,556 17	.006	76
202	3,091	3,870,428	586,665	497,555	3,959,538	19,459 30	.00492	17
9	121	150,375		9,925	140,450			75
64	906	967,390	170,745	69,410	1,068,715	1,587 88	.015	38
136	4,004	6,998,088	570,106	310,102	7,258,092	9,172 05	.0013	9
223	3,988	4,630,372	446,009	352,872	4,723,509	11,652 57	.0025	8
98	2,504	4,604,328	137,378	155,541	4,586,160	7,509 16	.00175	24
73	2,450	4,990,040	301,045	238,530	5,052,555	11,367 51	.0025	5
63	1,772	4,208,965	464,655	291,485	4,377,135			11
234	3,021	4,950,650	658,400	399,500	5,209,550	9,910 37	.002	14
646	6,276	10,439,378	1,323,630	924,870	10,728,138	14,482 75	.00134	7
93	2,582	3,898,596	219,887	211,611	3,906,872	2,888 93	.00075	37
72	772	614,305	397,080	93,585	917,800	1,336 10	.002	78
1	64		76,983	900	76,083			81
175	5,470	8,496,851	635,476	282,346	8,839,981	16,994 27	.002	18
43	255	321,861	19,030	42,649	298,242	439 70	.002	73
16	753	901,265	86,050	51,800	935,515	1,355 00	.0015	44
1	153		138,535	1,000	137,535	264 67	.002	84
34	1,089	1,247,679	288,564	51,565	1,484,678	3,886 10	.0031	47
62	1,601	3,173,830	208,570	97,900	3,284,500	3,547 55	.00112	13
15	584	721,950	112,835	28,055	806,730	1,781 58	.0025	21
1	78		27,160	200	26,960			83
	140		99,625	1,500	98,125	400 00	.004	80
240	3,895	6,136,969	565,671	423,826	6,278,814	13,946 31	.0022	29
16	538	488,798	235,061	22,965	700,894	672 46	.0012	69
12	1,994	2,548,188	109,560	9,510	2,648,238	2,556 91	.001	34
61	1,458	2,249,222	100,369	93,065	2,256,526	3,390 07	.0015	45
6	401	501,217	97,088	24,909	573,396			57
37	1,321	3,190,375	292,925	108,550	3,374,750	3,852 26	.0012	1
672	2,573	4,342,960	157,930	767,844	3,733,046	9,620 99	.002	52
92	1,556	2,322,957	260,355	157,795	2,425,517		.001	28
99	2,425	4,511,539	215,680	171,085	4,556,134			10
156	4,077	8,821,420	434,150	339,982	8,915,588	8,347 11	.00097	27
17	1,847	2,341,345	323,350	100,895	2,563,800	2,400 34	.001	40
231	861	1,348,851	28,728	223,374	1,154,205	3,402 36	.003	29
43	254	305,066	61,327	43,855	323,038	1,205 22	.004	61
101	2,435	4,059,122	750,219	591,666	4,217,675	6,101 82	.0015	4
11	272	695,535	16,840	30,050	682,325			31
2	172	118,956	14,597	2,972	130,581	618 47	.005	68
56	926	1,110,848	75,702	48,564	1,137,986	2,777 12	.0025	36
44	788	1,693,401	75,880	121,030	1,648,251	3,023 87	.0018	15
6	469	137,045	240,713	5,185	372,573			79
2,413		4,803,775		4,803,775		6,589 04	.0014	2
96	2,419	4,661,500	227,765	134,805	4,754,460	11,783 37	.0025	
9,705	102,984	$165,624,106	$19,182,859	$16,782,435	$168,024,530	$29,516,992		

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TABLE X.—CONCLUDED.—*Exhibit*

File No.	*Insuring other than Dwellings and Contents or than Farm Property.*	Date of Incorporation.	Mem- Number Dec. 31, 1889.
70	Detroit Manufacturers' Mutual Fire Ins. Co.	Mar. 17, 1887.	708
63	Manufacturers' Mutual Fire Ins. Co.	Sept. 30, 1885	1,030
85	Saginaw Valley Mutual Fire Ins. Co.	Aug. 29, 1890.	
54	Michigan Millers' Mutual Fire Ins. Co.	Aug. 31, 1881.	428
46	Mutual City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's.	Nov. 13, 1878.	1,253
23	St. Joseph County Village Fire Ins. Co.	Oct. 12, 1863.	1,036
62	Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	Apr. 21, 1885.	1,414
65	Southern Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	Jan. 6, 1886.	154
	Totals		6,023

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of *Membership Risks, etc.*

bership.			Risks.				Assessments Levied in 1890.	File No.
Increase during 1890.	Decrease during 1890.	Number Dec. 31, 1889.	In Force Dec. 31, 1889.	Increase During 1890.	Decrease During 1890.	In Force Dec. 31, 1890.		
191	334	565	$2,428,599 15	$1,888,377 76	$2,115,132 76	$2,151,844 15	.....	70
1,377	1,551	1,956	1,680,298 00	2,612,497 66	2,676,022 60	1,616,773 06	.....	68
746	201	545	.....	1,197,044 64	349,250 00	847,794 64	.....	85
127	60	495	2,013,235 00	1,870,885 51	1,467,155 37	2,416,965 14	$32,062 93	54
252	88	1,417	1,159,467 00	235,000 00	128,355 00	1,266,112 00	9,500 00	46
163	79	1,120	1,167,968 00	141,991 00	83,221 00	1,226,738 00	.....	23
492	9	1,897	1,275,400 00	585,745 00	7,700 00	1,803,445 00	.....	62
2	1	155	175,875 00	2,600 00	2,100 00	176,375 00	.....	65
3,550	2,323	7,250	$9,900,842 15	$8,434,141 57	$6,828,936 73	$11,506,046 99	$41,562 93	

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TABLE XI.—*Showing the nature of the Resources and Liabilities of the Mutual Fire Insurance Companies of Michigan, Insuring Farm Property, for the year ending December 31, 1890.*

Insuring other than Dwellings and Contents or than Farm Property.	Resources.					Liabilities.			
	Cash on hand.	Assessments Outstanding.	Miscellaneous.	Total Available Resources.	Doubtful Resources.	Claims for Losses Including Resisted Claims.	Due and to become Due for Borrowed Money.	All other Claims.	Total Liabilities.
Citizens' Mutual Fire Ins. Co. of Calhoun Co.	$17 00	$1,487 17		$1,504 17		$1,534 52		$442 20	$1,976 72
Citizens' Mutual Fire Ins. Co. of Kalamzoo Co.	1,420 65			1,420 65					
Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Co's	940 66	4,648 77	$1,654 71	7,244 14	$1,485 00	1,887 93	8,420 00		10,307 93
Citizens' Mutual Fire Ins. Co. of Muskegon, etc.	50 02		1,984 91	2,034 93					
Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Co's	112 57	5,100 00		5,212 57	1,402 23	742 38	4,079 92	692 08	5,514 38
Citizens' Mutual Fire Ins. Co. of Pulaski	396 59	71 89		468 48					
Concordia Mutual Ins. Co.	183 22			183 22					
Eastern Jackson Farmers' Mutual Ins. Co.	6 65	140 74	14 00	161 39			252 11	82 50	334 61
Farmers' Home Mutual Ins. Co.	122 00	876 97	1,034 08	2,033 05		1,671 28	300 00	132 07	2,103 35
Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's		1,100 00		1,100 00		1,362 63	1,225 56	4 64	2,592 83
Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's	3,316 96	5,532 28	335 52	9,184 76		4,511 70	4,250 00	500 00	9,261 70
Farmers' Mutual Fire Ins. Co. of Berrien Co. (Old Co.)									
Farmers' Mutual Fire Ins. Co. of Berrien Co. (New Co.)		27 61		27 61		1,827 00	500 00		2,327 00
Farmers' Mutual Fire Ins. Co. of Branch Co.	254 75	5,840 63		6,095 38		6,366 00		450 00	6,816 00
Farmers' Mutual Fire Ins. Co. of Calhoun Co.	1,009 09	138 74		1,147 83		3,965 60		225 09	4,190 69
Farmers' Mutual Fire Ins. Co. of Cass Co.	47 50			47 50	151 43	2,526 40	8,565 70		11,092 10
Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's	28 05	829 75	55 61	913 41		800 65		9 60	810 25
Farmers' Mutual Fire Ins. Co. of Clinton Co.	720 25	1,233 62		1,953 87		4,084 55			4,084 55
Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's					226 15	106 66		80 00	186 66
Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Co.	304 67	104 12		408 79					
Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	548 82	134 95		683 77		2,348 66	3,500 00		5,848 66
Farmers' Mutual Fire Ins. Co. of Ingham Co.	312 77	418 03	68 31	799 11		1,200 00	8,278 00		9,478 00
Farmers' Mutual Fire Ins. Co. of Ionia Co.	256 87	353 02	148 40	758 29		1,065 22	6,831 78		7,897 00
Farmers' Mutual Fire Ins. Co. of Jackson Co.	304 41	5,912 61	100 00	6,317 02		400 00	2,900 00	80 00	3,380 00
Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	3,272 20			3,272 20					
Farmers' Mutual Fire Ins. Co. of Kent Co.	3,291 67	460 74		3,752 41	3,952 76	1,445 12			1,445 12
Farmers' Mutual Fire Ins. Co. of Lenawee Co.	5,930 22	8,627 75		14,557 97			14,557 97		14,557 97

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Farmers' Mutual Fire Ins. Co. of Macomb Co.	20 50	21 43	65 00	108 93	200 00		1,300 00		1,800 00
Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's	169 05			169 05	177 27			52 15	32 15
Farmers' Mutual Fire Ins. Co. of Macosta Co.							12,510 55		12,510 55
Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's	2,199 47	9,522 86		11,722 33	139 00			475 00	2,841 66
Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Iosco Co's	84 13	779 35		863 48		1,466 66	900 00	89 04	39 04
Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's	1,128 76	402 09	81 34	1,612 19					
Farmers' Mutual Fire Ins. Co. of Otsego, Crawford and Roscommon Co's	122 00	88 19		210 19					962 00
Farmers' Mutual Fire Ins. Co. of Saginaw Co.	337 27	249 07	73 73	660 07		692 00		270 00	1,485 84
Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	69 71			69 71	25 42	1,445 84		40 00	825 00
Farmers' Mutual Fire Ins. Co. of Van Buren Co.	52 48	45 55		98 03		825 00			
Farmers' Northern Mutual Ins. Co. of Delta, Marquette and Menominee Co's	171 54		539 20	710 74					
Finlanders' Mutual Fire Ins. Co. of Houghton Co.	376 38			376 38					
Genesee County Farmers' Mutual Fire Ins. Co.	443 69	490 51	13,971 31	14,905 51		13,387 61		1,206 69	14,594 30
German Baptist Brethren Farmers' Mutual Fire Ins. Co. of Barry, Ionia and Kent Co's	306 92	307 09		614 01			715 03		715 03
German Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's	127 82	20 61		148 43	35 03	1,340 50	661 22		2,001 72
German Farmers' Mutual Fire Ins. Co. of St. Clair Co.	670 30	1,369 48		2,039 78		332 48	500 00	182 00	1,514 48
German Farmers' Mutual Fire Ins. Co. of Sebewaing, etc.	85 43			85 43	6 59				
German Farmers' Fire Ins. Co. of Washtenaw Co.	174 00	35 23		209 23				426 34	426 34
Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.	287 82	1,616 58	1,353 99	3,258 39	1,890 27	4,161 23	15,366 91	297 40	19,825 54
Lapeer County Farmers' Mutual Fire Ins. Co.	130 20	2,346 87		2,477 07	54 55	1,000 00	1,900 87	435 14	3,336 01
Livingston County Mutual Fire Ins. Co.	1,649 05			1,649 05		1,324 00			1,324 00
Monitor Mutual Fire Ins. Co.	1 99	8,347 11		8,249 10	128 10	9,071 63		903 89	9,975 52
Patrons' Mutual Fire Ins. Co.		72 63		772 63	242 44		2,289 95		2,289 95
People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's	38 10	561 80	3 16	603 06		692 55	810 15		1,502 70
Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's	567 45	17 50		584 95	2 52				
Shiawassee Mutual Fire Ins. Co.	2,638 07			2,638 07					
Southern Washtenaw Farmers' Mutual Fire Ins. Co.	34 30			34 30					
Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Co's	57 85	141 25		199 10					
Teutonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's	177 40	42 39		219 79			750 00		750 00
Three Rivers Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	18 05			18 05		831 95		118 13	950 08
Tuscola County Farmers' Mutual Fire Ins. Co.	215 69		186 71	402 40					
Washtenaw Mutual Fire Ins. Co. of Washtenaw Co. (old)	723 84			723 84	118 52			100 00	100 00
Washtenaw Mutual Fire Ins. Co. of Washtenaw Co. (new)	43 47			43 47	134 14	2 00	600 00	60 00	662 00
Totals	$35,970 82	$69,518 98	$21,669 98	$127,159 28	$10,365 42	$74,919 75	$101,965 72	$7,283 96	$184,169 43

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TABLE XI.—*Continued.*

Name of Company.	Resources.					Liabilities.			
	Cash on hand.	Assessments Outstanding.	Miscellaneous.	Total Available Resources.	Doubtful Resources.	Claims for Losses Including Resisted Claims.	Due and to become Due for Borrowed Money.	All other Claims.	Total Liabilities.
Detroit Manufacturers' Mutual Fire Ins. Co.	$2,725 09	a$129,420 56	$13,842 32	$145,987 97	$2,217 00	$4,950 39	b$8,082 24	$3,024 44	$16,057 07
Manufacturers' Mutual Fire Ins. Co.	614 63		193,551 73	194,166 36	1,195 70	16,942 25	14,000 00	22,333 05	53,275 30
Saginaw Valley Mutual Fire Ins. Co.	2,272 34		79,947 05	82,219 39	344 40	3,379 39		15,282 14	18,661 53
Michigan Millers' Mutual Fire Ins. Co.	33,304 05	74 85	133,745 29	167,124 19	100 00	19,747 16		19,751 77	39,498 93
Mutual City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's	696 21	871 01		1,567 22	421 59	1,624 63	2,431 88		4,056 51
St. Joseph County Village Fire Ins. Co.	241 18			241 18					
Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	580 36		1,029 15	1,609 51				264 78	264 78
Southern Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	37 33			37 33					
Totals	$40,471 19	$130,366 42	$422,115 54	$592,953 15	$3,690 48	$46,643 82	$24,514 12	$60,656 18	$131,814 12

a Premium notes belonging to the company.

b Unearned premium liability.

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TABLE XII—*Showing Sources of Income during the year 1890 of the Mutual Fire Insurance Companies of Michigan.*

Name of Companies.	Cash Balances at Commencement of Year.	Cash Premiums.	From Assessments Levied during the Year.	From Assessments Levied during prior Years.	From Fees and Percentages.	From Loans.	From other Sources.	Total cash Resources during the Year.
Citizens' Mutual Fire Insurance Co. of Calhoun Co.	$20 28		$10,366 81	$172 59	$327 12			$10,886 80
Citizens' Mutual Fire Insurance Co. of Kalamazoo Co.	944 42		2,427 18		342 24		$25 00	3,738 84
Citizens' Mutual Fire Insurance Co. of Kent, Allegan and Ottawa Co's.	2,439 08	$301 70	18,402 21	2,167 90	780 03		5 98	24,096 90
Citizens' Mutual Fire Insurance Co. of Muskegon, etc.		652 36						652 36
Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Co's.	86 79			4,353 84	1,860 08	$4,175 92		10,476 63
Citizens' Mutual Fire Insurance Co. of Pulaski	95 57		521 94	53 97	54 80	100 00	42 85	869 13
Concordia Mutual Insurance Co.	84 84		1,624 26		219 09		2 51	1,930 70
Eastern Jackson Farmers' Mutual Insurance Co.	4 90		1,005 41	1 50	76 18	1,175 00	7 05	2,270 04
Farmers' Home Mutual Fire Insurance Co.	124 19		2,137 12		225 56			2,486 87
Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's	351 20	723 29	5,561 36	421 95	490 00	4,260 56	14 39	11,842 75
Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's	1,238 26	309 56	3,072 48	8,909 96	1,839 46	4,250 00		19,619 72
Farmers' Mutual Fire Ass'n of Berrien Co. (old Co.)			5,402 24	109 76	43 00	4,700 00	487 96	10,742 96
Farmers' Mutual Fire Ins. Co. of Berrien Co. (new Co.)			1,451 10		181 75	2,065 50	5 15	3,703 50
Farmers' Mutual Fire Ins. Co. of Branch Co.	109 62			6,097 07	465 45			6,672 14
Farmers' Mutual Fire Ins. Co. of Calhoun Co.	685 22		6,328 27	29 07	519 13			7,561 69
Farmers' Mutual Fire Ins. Co. of Cass Co.	4 29		14,009 84	125 21	764 04	8,565 70	61 96	23,531 04
Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's	19 56	60 17	1,221 35	83 20	135 67			1,519 95
Farmers' Mutual Fire Ins. Co. of Clinton Co.	599 16		18,225 68	387 00				19,211 84
Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's.				111 71				111 71
Farmers' Mut. Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Co's	907 93	163 15	1,483 76		286 10			2,840 94
Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	402 29		9,087 10	470 06	793 00	9,800 00	3 57	20,506 02
Farmers' Mutual Fire Ins. Co. of Ingham Co.	1,327 65		11,094 92	172 85	422 84	13,388 00		26,406 26
Farmers' Mutual Fire Ins. Co. of Ionia Co.	259 53	424 30	7,307 80	133 59	108 00	3,792 00	46 86	12,072 08
Farmers' Mutual Fire Ins. Co. of Jackson Co.	1,063 31		5,478 49	3,902 17	404 33	7,659 51		18,507 81
Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	8,460 59			53 80	517 60		137 50	9,169 49
Farmers' Mutual Fire Ins. Co. of Kent Co.	3,224 15	417 15	9,449 63	180 65	530 10		117 16	13,918 84
Farmers' Mutual Fire Ins. Co. of Lenawee Co.			5,855 00	12,817 58	842 63	14,482 75		33,997 96
Farmers' Mutual Fire Ins. Co. of Macomb Co.	39 31		2,845 50		98 27	1,300 00	3 50	4,286 58
Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's.	4 93	348 84	1,158 83				23 03	1,535 63
Farmers' Mutual Fire Ins. Co. of Mecosta Co.		76 98			97 50		8 50	182 98
Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's	4,657 38		7,471 41	9,389 86	563 79	20,650 76	37 05	42,770 25
Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Iosco Co's	17 75	17 93	191 83	261 27	26 35	900 00	4 54	1,419 67
Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's	523 67	23 03	1,040 36	74 00	34 00			1,695 06
Farmers' Mutual Fire Ins. Co. of Otsego, Crawford and Roscommon Co's		6 43	176 48		15 50			198 41
Farmer's Mutual Fire Ins. Co. of Saginaw Co.	369 29	288 78	3,637 03	356 54	354 50		25 46	5,031 60
Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	22 68		3,522 13		284 31			3,829 12
Farmers' Mutual Fire Ins. Co. of Van Buren Co.	301 66		1,736 03	28 10	102 00			2,167 79

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TABLE XII.—Concluded.

Name of Company.	Cash Balances at Commencement of Year.	Cash Premiums.	From Assessments Levied during the Year.	From Assessments Levied during prior Years.	From Fees and Percentages.	From Loans.	From other Sources.	Total cash Resources during the Year.
Farmers' Northern Mut. Ins. Co. of Delta, Marquette and Menominee Co's		$636 90						$636 90
Finlanders Mutual Fire Ins. Co. of Houghton Co.		1,553 33	$400 00		$220 00			2,173 33
Genesee County Farmers' Mutual Fire Ins. Co.	$271 27		11,266 95	$100 00	500 00		$97 35	12,235 57
German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Co's	80 86		403 00	214 12	179 00	$676 00		1,552 98
German Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's	1,752 83		2,536 30		232 78		240 18	4,762 09
German Farmers' Mutual Fire Ins. Co. of St. Clair Co.	292 55		2,020 59	1,933 22	98 35	1,929 47	80	6,274 98
German Farmers' Mutual Fire Ins. Co. of Sebewaing, etc.	119 59	93 11		162 87	4 45			380 02
German Farmers' Fire Ins. Co. of Washtenaw Co.			3,817 03		463 55	3,208 20	9 60	7,498 38
Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.	684 17	199 73	8,004 41	1,807 73	61 15	25,117 32		35,874 51
Lapeer County Farmers' Mutual Fire Ins. Co.	57 28			5,028 17			14 22	5,099 67
Livingston County Mutual Fire Ins. Co.	5,657 95	188 28		307 44	61 50			6,215 17
Monitor Mutual Fire Ins. Co.	18 35			15,958 24	1,077 27		60 29	17,114 15
Patrons' Mutual Fire Ins. Co.		970 34	2,327 71	35 88	489 12	2,289 95		6,113 00
Peoples' Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's	186 53	83 02	3,154 57	413 78	20 00	750 00		4,637 90
Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's	22 87		1,187 72	1 62	93 35		410 00	1,715 56
Shiawassee Mutual Fire Ins. Co.	1,982 42	169 37	5,979 67		343 59		60 00	8,485 05
Southern Washtenaw F. M. F. Ins. Co.	20 06	16 84		13 40	7 00			57 30
Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Co's	10 39		481 61	28 11	43 33		35	568 79
Teutonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's	157 97		2,734 73			750 00		3,642 70
Three Rivers Farmers' Mutual Fire Ins. Co. of St. Joseph Co.			2,959 29	2 00	95 62		17 13	3,104 04
Tuscola County Farmers' Mutual Fire Ins. Co.	238 95	958 65			425 07			1,622 67
Washtenaw Mutual Fire Ins. Co. of Washtenaw Co. (old Co.)	194 84		6,470 52	28 36			39 49	6,733 21
Washtenaw Mutual Fire Ins. Co. of Washtenaw Co. (new Co.)			11,599 23		536 83	9,850 00	30 00	22,016 06
Totals	$40,088 38	$8,683 24	$228,616 88	$76,980 14	$18,756 38	$145,856 64	$2,089 43	$520,971 09
Insuring other than Dwellings and Contents, or than Farm Property.								
Detroit Manufacturers' Mutual Fire Ins. Co.	a$20,922 97	b$51,332 28				$577 17	$1,009 00	$73,841 42
Manufacturers' Mutual Fire Ins. Co.		38,657 74				10,000 00	1,496 25	50,153 99
Saginaw Valley Mutual Fire Ins. Co.		26,328 67				4,000 00	433 07	30,761 74
Michigan Millers' Mutual Fire Ins. Co.		41,921 27	$32,062 98			2,912 47	437 46	77,334 13
Mutual City and Village Fire Ins. Co. of Berrien, Cass, etc.	918 31		8,628 99	$229 02		4,667 20	17 10	14,460 62
St. Joseph County Village Fire Ins. Co.	19 49			2,270 40	$385 91		29 82	2,705 62
Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	188 17	535 75			1,027 75	1,082 46		2,829 13
Southern Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	44 13				2 55			46 68
Totals	$22,088 07	$158,775 71	$40,691 92	$2,499 42	$1,416 21	$23,289 30	$3,422 70	$252,183 33

a Cash assets December 31, 1889. b Net cash premiums.

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TABLE XIII.—*Mutual Fire Insurance Companies of Michigan—Expenditures, 1890.*

Name of Company.	Loans Paid.	Interest.	Salaries and Fees.	Stationery, Postage, Printing, etc.	Miscellaneous.	Losses Paid. Of 1890.	Losses Paid. Of Previous Years.	Losses Paid. Total.	Total Expenses of Management.	Total Expenditures.
Citizens' Mutual Fire Insurance Co. of Calhoun Co.			$662 77	$121 74	$179 34	$3,896 17	$6,009 78	$9,905 95	$963 85	$10,869 80
Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.			954 70	57 58	216 61	1,089 30		1,089 30	1,228 89	2,318 19
Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Counties	$4,000 00	$604 53	1,704 46	604 54	1,524 94	10,347 43	4,370 34	14,717 77	8,438 47	23,156 24
Citizens' Mutual Fire Ins. Co. of Muskegon, etc.			203 45	152 95	241 44	4 50		4 50	597 84	602 34
Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Counties		201 49	2,044 08	96 20	3,834 29	3,788 00	400 00	4,188 00	6,176 06	10,364 06
Citizens' Mutual Fire Ins. Co. of Pulaski	100 00	3 50	78 25	17 51	50	258 50	14 28	272 78	199 76	472 54
Concordia Mutual Ins. Co.			320 37	32 99	18 62	1,375 50		1,375 50	371 98	1,747 48
Eastern Jackson Farmers' Mutual Ins. Co.	922 89	68 63	40 50	31 49	4 88	1,195 00		1,195 00	1,068 89	2,263 89
Farmers' Home Mutual Fire Ins. Co.	1,000 00	23 25	90 30	28 50	227 90	521 90	373 80	895 70	1,369 95	2,265 65
Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Counties	3,055 00	71 74	1,503 68	160 65	332 45	4,923 00	1,796 23	6,719 23	5,123 52	11,842 75
Farmers' Mutual Fire Ins. Co. of Barry and Eaton Counties	8,903 46	504 63	722 50	148 07	2,179 50	2,759 07	1,085 53	3,844 60	12,458 16	16,302 76
Farmers' Mutual Fire Ass'n of Berrien Co. (Old Co.)	5,330 00	321 33	332 10	29 45	29 42	2,700 66	2,000 00	4,700 66	6,042 30	10,742 96
Farmers' Mutual Fire Ins. Co. of Berrien Co. (New Co.)	800 00	10 73	607 07	168 03	15 00	2,102 67		2,102 67	1,600 83	3,703 50
Farmers' Mutual Fire Ins. Co. of Branch Co.			608 40	33 58	241 47	253 76	5,280 18	5,533 94	883 45	6,417 39
Farmers' Mutual Fire Ins. Co. of Calhoun Co.			711 33	91 57	199 43	5,550 27		5,550 27	1,002 35	6,552 60
Farmers' Mutual Fire Ins. Co. of Cass Co.	8,365 71		1,790 74	252 15	112 50	10,815 71	2,146 73	12,962 44	10,521 10	23,483 54
Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Counties			383 61	47 54	59 05	909 63	92 07	1,001 70	490 20	1,491 90
Farmers' Mutual Fire Ins. Co. of Clinton Co.		461 44	713 72	146 29	2,077 82	11,083 80	4,008 52	15,092 32	3,399 27	18,491 59
Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Counties										
Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Counties			481 40	32 82	141 55	1,572 50	358 00	1,930 50	605 77	2,536 27
Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	6,300 00	151 08	1,063 90	116 44	646 90	11,678 88		11,678 88	8,278 32	19,957 20
Farmers' Mutual Fire Ins. Co. of Ingham Co.	9,325 87		872 30	59 41	733 00	15,102 91		15,102 91	10,990 58	26,093 49
Farmers' Mutual Fire Ins. Co. of Ionia Co.	4,296 00	327 54	909 05	155 70	392 00	5,653 02	81 90	5,734 92	6,080 29	11,815 21
Farmers' Mutual Fire Ins. Co. of Jackson Co.	4,818 63		527 00	73 82	504 60	10,436 28	1,843 07	12,279 35	5,924 05	18,203 40
Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.			873 00	83 90	18 15	4,922 24		4,922 24	975 05	5,897 29
Farmers' Mutual Fire Ins. Co. of Kent Co.		168 08	1,246 00	200 00	381 17	7,316 56	1,315 36	8,631 92	1,995 25	10,627 17
Farmers' Mutual Fire Ins. Co. of Lenawee Co.	12,742 36	517 47	1,330 65	185 30	1,102 63	11,499 55	765 00	12,264 55	15,878 41	28,142 96
Farmers' Mutual Fire Ins. Co. of Macomb Co.	1,000 00	59 01	340 00	228 32	313 82	2,329 93		2,329 93	1,936 15	4,266 08
Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Counties	65 00		502 53	65 07	36 65	697 33		697 33	669 25	1,366 58
Farmers' Mutual Fire Ins. Co. of Mecosta Co.			134 75	48 23					182 98	182 98

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TABLE XIII.—*Continued.*

Name of Company.	Loans Paid.	Interest.	Salaries and Fees.	Stationery, Postage, Printing, etc.	Miscellaneous.	Losses Paid. Of 1890.	Losses Paid. Of Previous Years.	Losses Paid. Total.	Total Expenses of Management.	Total Expenditures.
Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Counties	$22,952 41	$961 16	$1,214 87	$230 27	$1,690 28	$13,521 79		$13,521 79	$27,048 99	$40,570 78
Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Iosco Counties	100 00	6 67	254 05	22 25	39 80	266 66	646 11	912 77	422 77	1,335 54
Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Counties			197 83	50 20		24 23	294 04	318 27	248 03	566 30
Farmers' Mutual Fire Ins. Co. of Otsego, Crawford and Roscommon Counties	21 20		39 50	15 71					76 41	76 41
Farmers' Mutual Fire Ins. Co. of Saginaw Co.		107 34	764 23	72 20	137 85	2,982 55	630 16	3,612 71	1,081 62	4,694 33
Farmers' Mutual Fire Ins. Co. of St. Joseph Co.			404 66	74 08	5 00	4 35	3,271 32	3,275 67	483 74	3,759 41
Farmers' Mutual Fire Ins. Co. of Van Buren Co.			349 45	37 30	100 36	1,621 20	7 00	1,628 20	487 11	2,115 31
Farmers' Northern Mutual Ins. Co. of Marquette, Delta and Menominee Counties				84 20	231 16	150 00		150 00	315 36	465 36
Finlanders' Mutual Fire Ins. Co. of Houghton Co.			223 25	66 95	6 75	1,500 00		1,500 00	296 95	1,796 95
Genesee County Farmers' Mutual Fire Ins. Co.	214 00		602 86	7 15	735 07	8,703 14	1,973 35	10,676 49	1,559 08	12,235 57
German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Counties	364 32	39 08	289 98	20 08	4 65	528 00		528 00	718 06	1,246 06
German Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Counties			678 08	45 56	69 75	4,394 85		4,394 85	793 39	5,188 24
German Farmers' Mutual Fire Ins. Co. of St. Clair Co.	1,829 47	74 15	175 45	47 85	228 79	2,596 97	652 00	3,248 97	2,355 71	5,604 68
German Farmers' Mutual Fire Ins. Co. of Sebewaing, etc.			89 52	17 19		30 26	157 62	187 88	106 71	294 59
German Farmers' Fire Ins. Co. of Washtenaw Co.	3,208 20	114 04	970 04	256 78	31 90	2,743 47		2,743 47	4,580 91	7,324 38
Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.	23,387 27	960 64	1,104 33	474 12	971 75	7,370 72	1,317 86	8,688 58	26,898 11	35,586 69
Lapeer County Farmers' Mutual Fire Ins. Co.		182 70	270 80	86 35	32 50	4,397 12		4,397 12	572 35	4,969 47
Livingston County Mutual Fire Ins. Co.			513 76	67 37	155 04	3,633 70	146 25	3,829 95	736 17	4,566 12
Monitor Mutual Fire Ins. Co.		461 83	1,589 24	129 79	43 44	14,887 86		14,887 86	2,224 30	17,112 16
Patrons' Mutual Fire Ins. Co.	543 21	19 56	1,306 14	162 57	12 27	4,069 25		4,069 25	2,043 75	6,113 00
People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Counties	2,333 93	123 83	1,122 31	104 78	180 14	113 40	621 41	734 81	3,864 99	4,599 80
Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Counties	410 00	9 47	51 25	22 89	2 75	651 75		651 75	496 36	1,148 11
Shiawassee Mutual Fire Ins. Co.			1,113 39	93 60	5 00	4,585 08	50 00	4,635 08	1,211 90	5,846 98
Southern Washtenaw F. M. F. Ins. Co.			11 00	12 00					23 00	23 00
Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Counties		8 10	78 33	24 51	2 00	393 00		393 00	112 94	505 94
Teutonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Counties	2,491 00	77 76	582 01	33 00	225 53	56 00		56 00	3,409 30	3,465 30

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Three Rivers Farmers' Mutual Fire Ins. Co. of St. Joseph Co.			117 04	35 50	104 00	1,272 50		1,272 50	1,891 45	3,104 04
Tuscola County Farmers' Mutual Fire Ins. Co.	1,487 50	6 42	517 80	68 02	75 48	558 37		558 37	661 90	1,220 27
Washtenaw Mutual Fire Ins. Co. of Washtenaw Co. (old Co.)	5,250 00	358 40	110 71	60 01	170 34		50 91	50 91	5,958 46	6,009 37
Washtenaw Mutual Fire Ins. Co. of Washtenaw Co. (new Co.)	9,250 00	297 55	1,684 25	250 96	79 69	10,410 14		10,410 14	11,562 45	21,973 59
Totals	$144,867 48	$7,202 80	$38,129 25	$6,167 63	$21,167 61	$226,300 52	$41,758 82	$268,069 34	$217,634 72	$485,694 06
Insuring other than Dwellings and Contents or than Farm Property.										
Detroit Manufacturers' Mutual Fire Ins. Co.			$9,786 14		$11,383 11	$37,518 39	$4,128 46	$41,646 85	$21,149 25	$62,796 10
Manufacturers' Mutual Fire Ins. Co.			7,882 43	$1,013 54	13,268 82	20,012 22	7,427 24	27,439 46	22,164 79	49,604 25
Saginaw Valley Mutual Fire Ins. Co.			5,261 97		7,185 10	8,558 73		8,558 73	12,447 07	21,005 80
Michigan Millers' Mutual Fire Ins. Co.			6,324 92		10,415 65	44,264 96	9,180 62	53,445 58	16,740 57	70,186 15
Mutual City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Counties	$7,109 74		1,635 58	59 55	408 62	3,770 92	780 00	4,550 92	9,213 49	13,764 41
St. Joseph County Village Fire Ins. Co.			901 79	104 53	122 13	24 00	1,312 99	1,336 99	1,127 45	2,464 44
Michigan Mutual Tornado, Cyclone and Windstorm Ins. Co.	1,000 00		130 62	36 15	1,040 00	42 00		42 00	2,206 77	2,248 77
Southern Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.			2 55	4 00	25				6 80	6 80
Totals	$8,109 74		$31,925 00	$1,217 77	$43,808 68	$114,191 22	$22,829 31	$137,020 53	$85,056 19	$222,076 72

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TABLE XIV.—*Mutual Fire Insurance Companies of Michigan, Showing the Origin of Fires and Amount of Losses sustained from each cause during 1890.*

Name of Company.	Lightning.		Steam Threshers.		Incendiary.		Defective Chimneys and Stove pipes.		Field or Forest Fires.		Unknown.		Miscellaneous.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Citizens' Mutual Fire Ins. Co. of Calhoun Co.	6	$944 40	2	$152 60	3	$886 42	4	$934 00			2	$218 85	1	$647 85	18	$3,784 12
Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.	1	10 00					4	1,054 80					2	10 00	7	1,074 80
Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Co's.	20	2,368 88			2	603 70	9	2,830 18			16	5,401 23	2	717 23	49	11,421 22
Citizens' Mutual Fire Ins. Co. of Muskegon, etc.							1	4 50							1	4 50
Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Co's.	7	547 53			4	935 99	5	1,656 11			2	1,196 08	4	95 17	22	4,430 88
Citizens' Mut. Fire Ins. Co. of Pulaski.	1	20 00									1	238 50			2	258 50
Concordia Mutual Insurance Co.							2	827 00					1	548 50	3	1,375 50
Eastern Jackson Farmers' Mutual Ins. Co.	2	15 00					3	1,180 00							5	1,195 00
Farmers' Home Mutual Fire Ins. Co. of Genesee Co.	4	1,083 75													4	1,083 75
Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.	8	1,174 81					3	1,059 00			3	837 87	6	1,851 32	20	4,923 00
Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's.	32	916 52									28	1,699 06			60	2,615 58
Farmers' Mutual Fire Ass'n of Berrien Co.	1	5 66					1	300 00			3	2,395 00			5	2,700 66
Farmers' Mutual Fire Ins. Co. of Berrien, Cass and Van Buren Co's.	6	701 47					1	2 50			6	2,725 70	1	500 00	14	3,929 67
Farmers' Mut. Fire Ins. Co. of Branch Co.	15	1,583 76			1	85 00	2	68 00			7	3,549 50	1	9 00	26	5,295 26
Farmers' Mutual Fire Ins. Co. of Calhoun Co.	14	4,850 18	4	258 69			10	2,775 16	2	$2,112 17	5	144 65	1	5 44	36	10,146 29
Farmers' Mutual Fire Ins. Co. of Cass Co.	40	3,995 17	4	1,399 06			9	2,536 65	1	25 00	8	3,108 65	6	2,277 58	68	13,342 11
Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's.					1	533 33	1	151 00			1	871 84			3	1,556 17
Farmers' Mutual Fire Ins. Co. of Clinton Co.	8	2,784 10	1	4 00	1	1,500 00	8	4,401 25			12	4,019 43	7	2,208 07	37	14,916 85
Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's.																
Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanau Co's.					1	150 00	2	630 00					3	792 50	6	1,572 50
Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	31	5,719 07			1	215 62	9	752 47			3	4,055 84	11	735 88	55	11,478 88
Farmers' Mutual Fire Ins. Co. of Ingham Co.	23	2,606 98			5	2,950 50	23	9,235 49	1	2 00	2	160 50	18	1,346 67	72	16,302 19

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Farmers' Mutual Fire Ins. Co. of Ionia Co.	33	1,806 63					7	2,891 44					11	948 95	41	5,653 02
Farmers' Mutual Fire Ins. Co. of Jackson Co.	26	1,484 60			1	65 00	7	3,800 00			2	412 60	4	326 00	40	11,088 20
Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	16	949 72	6	896 75			6	1,057 20			2	1,058 40	3	959 17	33	4,922 24
Farmers' Mutual Fire Ins. Co. of Kent Co.	8	328 25			3	1,164 86	10	3,772 00			3	1,438 50	12	2,361 84	36	9,065 44
Farmers' Mutual Fire Ins. Co. of Lenawee Co.	37	4,366 60					13	2,168 73			17	4,887 83	8	75 99	75	11,499 15
Farmers' Mut. Fire Ins. Co. of Macomb Co.	9	229 00									11	2,100 93			20	2,329 93
Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's.	1	31 33							1	16 00	1	100 00	2	550 00	5	697 33
Farmers' Mut. Fire Ins. Co. of Mecosta Co.																
Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.	30	3,082 16			6	2,768 70	4	836 41	1	150 00	14	3,252 95	11	83 85	66	10,174 07
Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Iosco Co's.											1	266 66			1	266 66
Farmers' Mut. Fire Ins. Co. of Ottawa and Allegan Co's.	1	3 23											1	21 00	2	24 23
Farmers' Mut. Fire Ins. Co. of Otsego, Crawford and Roscommon Co's.																
Farmers' Mutual Fire Ins. Co. of Saginaw Co.	3	752 50			1	613 84	3	536 65			3	676 10	3	1,095 46	13	3 674 55
Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	12	1,153 23					2	26 76					2	200 00	16	1,379 99
Farmers' Mutual Fire Ins. Co. of Van Buren Co.	2	21 20									2	2,425 00			4	2,446 20
Farmers' North. Mut. Ins. Co. of Marquette, Delta and Menominee Co's.					1	150 00									1	150 00
Finlanders' Mutual Fire Ins. Co. of Houghton Co.	1	1,500 00													1	1,500 00
Genesee County Farmers' Mutual Fire Ins. Co.	7	1,114 50	1	10 00	3	1,194 00	8	1,446 60	1	48 00	6	2,463 00	11	3,001 51	37	9,272 61
German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Co's.	4	172 00					2	27 00					1	329 00	7	528 00
German Farmers' Mut. Fire Ins. Co. of Macomb and Wayne Co's.	3	954 25					1	1,340 50			15	3,440 60			19	5,735 35
German Farmers' Mut. Fire Ins. Co. of St. Clair Co.	11	179 00									8	2,836 50		379 47	20	3,394 97
German Farmers' Mut. Fire Ins. Co. of Sebewaing, etc.	2	30 26													2	30 26
German Farmers' Fire Ins. Co. of Washtenaw Co.	11	286 50			2	95 00	2	1,644 92			2	717 05			17	2,743 47
Ionia, Eaton and Barry Farmers' Mut. Fire Ins. Co.	13	962 07			3	884 98	10	2,111 43			5	2,060 88	5	2,531 69	36	8,551 05
Lapeer County Farmers' Mut. Fire Ins. Co.	8	693 48					2	1,020 00			1	490 00	1	20 00	12	2,223 48
Livingston County Mut. Fire Ins. Co.	13	1,101 10			2	936 00	5	945 08	1	12 00	1	422 00	1	267 52	23	3,683 71
Monitor Mutual Fire Ins. Co.	22	983 34			2	280 00	6	3,558 80			1	100 00	2	705 75	33	5,627 89
Patrons' Mutual Fire Ins. Co.	5	405 36					1	1,533 33			3	1,071 99	5	1,058 57	14	4,069 25
Peoples' Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's.	3	109 30											1	4 10	4	113 40

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TABLE XIV.—CONTINUED.

Name of Company.	Lightning.		Steam Threshers.		Incendiary.		Defective Chimneys and Stove pipes.		Field or Forest Fires.		Unknown.		Miscellaneous.		Totals.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Scandinavian Farmers' Mut. Fire Ins. Co. of Montcalm and Kent Co's	1	$5 00					2	$236 25			2	$410 50			5	$651 75
Shiawassee Mutual Fire Ins. Co.	15	1,120 57					3	1,796 66	1	$736 95	6	407 50	5	$573 40	30	4,635 08
Southern Washtenaw F. M. F. Ins. Co.																
Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Co's									1	226 00	1	167 00			2	393 00
Teutonia Farmers' Mut. Fire Ins. Co. of Macomb and Wayne Co's	4	56 00													4	56 00
Three Rivers Farmers' Mut. Fire Ins. Co. of St. Joseph Co.	6	821 10					1	10 85							7	831 95
Tuscola County Farmers' Mutual Fire Ins. Co.	2	14 00	1	$40 00	1	$491 37							1	13 00	5	558 37
Washtenaw Mutual Fire Ins. Co. of Washtenaw Co. (old Co.)																
Washtenaw Mutual Fire Ins. Co. of Washtenaw Co. (new Co.)	22	4,042 93					6	1,910 70			8	3,028 93	7	1,429 58	43	10,412 14
Totals	540	$58,086 44	19	$2,761 10	44	$16,504 30	198	$67,569 51	10	$3,323 12	214	$64,857 62	161	$28,688 17	1110	$241,790 26

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TABLE XV. *Register of Mutual Fire Insurance Companies of Michigan for 1891.*

Name of Company.	Date of Incorporation.	Names of Officers. President.	Secretary.	Postoffice Address of Secretary.	Doing Business in the Counties of
Citizens' Mutual Fire Ins. Co. of Calhoun Co.	June 5, 1880	Glover J. Ashley	Geo. A. Aldrich	Homer	Calhoun.
Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.	Feb. 3, 1874	E. O. Humphrey	Geo. E. Curtis	Kalamazoo	Kalamazoo, Barry and Van Buren.
Citizens' M. F. Ins. of Kent, Allegan and Ottawa Co's.	June 19, 1874	M. V. B. McAlpine	D. W. Colburn	Grand Rapids	Kent, Allegan and Ottawa.
Citizens' Mutual Fire Insurance Co. Muskegon, etc.	Mar. 24, 1890	John A. Miller	W. W. Owen	Muskegon	Muskegon, Oceana and Ottawa.
Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Counties	Apr. 28, 1874	D. H. Stone	John M. Baird	Holly	Oakland, Genesee and Shiawassee.
Citizens' Mutual Fire Ins. Co. of Pulaski	Sept. 30, 1886	Josiah Bigelow	W. C. Wetmore	Concord	Jackson, Hilledale and Calhoun.
Concordia Mutual Insurance Co.	Dec. 22, 1886	Henry Wüpper	John G. Weggel	Salzburg	Bay and Saginaw.
Detroit Manufacturers' Mutual Fire Ins. Co.	Mar. 17, 1887	Nathan G. Williams	A. P. Coulter	Detroit	Entire State.
Detroit M. F. Ins. Co. of Wayne, Washtenaw & Lenawee Co's	June 16, 1887	Walter S. Walker	Receiver	Detroit.	
Eastern Jackson Farmers' Mutual Ins. Co.	Mar. 15, 1878	Jerome B. Cadwell	Charles Cassedy	Grass Lake	Jackson and Washtenaw.
Farmers' Home Mutual Fire Ins. Co. of Genesee Co.	June 4, 1889	Henry B. Diller	W. H. Long	Flint	Genesee.
Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's	May 25, 1870	William F. Harden	Hein Lankheet	Allegan	Allegan and Ottawa.
Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's	Oct. 2, 1863	S. W. Mapes	D. W. Rogers	Hastings	Barry and Eaton.
Farmers' Mut. Fire Ins. Association of Berrien and Cass Co's	Jan. 4, 1860	William R. Rough	Osmond C. Howe	Buchanan	Berrien and Cass.
Farmers' Mutual Fire Ins. Co. of Berrien, Cass and Van Buren Co's	May 1, 1890	William R. Rough	Frank A. Stryker	Buchanan	Berrien, Cass and Van Buren.
Farmers' Mutual Fire Ins. Co. of Branch Co.	Feb. 26, 1863	Geo. W. Van Aken	J. C. Pierce	Coldwater	Branch.
Farmers' Mutual Fire Ins. Co. of Calhoun Co.	Apr. 14, 1862	H. H. Garfield	Henry Walkinshaw	Marshall	Calhoun.
Farmers' Mutual Fire Ins. Co. of Cass Co.	May 8, 1863	John Cady	Cyrus Tuthill	Dowagiac	Cass.
Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's	Dec. 3, 1888	Geo. M. Wood	Franklin M. Chase	Boyne City	Charlevoix, Emmet and Cheboygan.
Farmers' Mutual Fire Ins. Co. of Clinton Co.	May 12, 1863	Robert Young	Frank Conn	St. Johns	Clinton and Gratiot.
Farmers' M. Fire Ins. Co. of Gladwin, Midland & Clare Co's.	Aug. 30, 1888	W. L. Lyons	John M. Knox	Gladwin	Gladwin, Midland and Clare
Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Co's	Nov. 9, 1875	James H. Monroe	Wm. F. Hanaford	Solon	Grand Traverse, Antrim and Leelanaw.
Farmers' Mutual Fire Ins. Co. of Gratiot and Isabella Co's	May 27, 1872	C. Waterbury	Receiver	Ithaca.	
Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	Feb. 13, 1863	Sidney Green	Joel B. Norris	Hilledale	Hillsdale.
Farmers' Mutual Fire Ins. Co. of Ingham Co.	June 13, 1862	R. J. Bullen	Orville F. Miller	Mason	Ingham.
Farmers' Mutual Fire Ins. Co. of Ionia Co.	Oct. 29, 1863	A. M. Willett	J. L. Fowle	Ionia	Ionia.
Farmers' Mutual Fire Ins. Co. of Jackson Co.	Jan. 16, 1862	Richard Townley	Benj. Trumbull	Jackson	Jackson.
Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	Feb. 17, 1863	William H. Cobb	Richard A. Sykes	Kalamazoo	Kalamazoo.
Farmers' Mutual Fire Ins. Co. of Kalkaska, Missaukee and Wexford Co's	June 16, 1886	Wm. D. Totten	Receiver	Kalkaska.	
Farmers' Mutual Fire Ins. Co. of Kent Co.	Mar. 18, 1863	Samuel Langdon	John H. Withey	Ada	Kent.
Farmers' M. Fire Ins. of Lake, Osceola and Wexford Co.'s	Oct. 14, 1884	J. Wight Giddings	Receiver	Cadillac.	
Farmers' Mutual Fire Ins. Co. of Lenawee Co.	May 16, 1862	J. M. Judson	Geo. R. Cochrane	Adrian	Lenawee.

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TABLE XV.—*Continued.*

Name of Company.	Date of Incorporation.	Names of Officers. President.	Secretary.	Postoffice Address of Secretary.	Doing Business in the Counties of
Farmers' Mutual Fire Ins, Co. of Macomb Co.	Sept. 13, 1875	Robert McKay	William L. Dicken	Romeo	Macomb.
Farmers' M. Fire Ins. Co. of Manistee, Benzie and Mason Co's	Aug. 13, 1889	C. B. Canniff	John N. Brodie	Bear Lake	Manistee, Benzie and Mason
Farmers' Mutual Fire Ins. Co. of Mecosta Co.	Mar. 13, 1890	Luther Cobb	R. D. Ladner	Big Rapids	Mecosta.
Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's	May 14, 1863	A. J. Keeney	O. R. Pattengell	Plymouth	Monroe and Wayne.
Farmers' M. Fire Ins. Co. of Ogemaw, Arenac & Iosco Co's	Jan. 10, 1888	James Campbell	A. S. Rose	Churchill	Ogemaw, Arenac and Iosco.
Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's	May 24, 1878	Kaspar Lahuis	Isaac Marsilje	Holland	Ottawa and Allegan.
Farmers' Mutual Fire Ins. Co. of Otsego, Crawford and Roscommon Co's	July 28, 1890	Thomas Carney	John G. Berry	Vanderbilt	Otsego, Crawford and Roscommon.
Farmers' Mutual Fire Ins. Co. of Saginaw Co.	Nov. 26, 1878	Robert Ure	John Leidlein	Buena Vista	Saginaw.
Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	Mar. 11, 1863	John W. Harrison	L. A. Clapp	Centreville	St. Joseph.
Farmers' Mutual Fire Ins. Co. of Van Buren Co.	Aug. 3, 1863	C. W. Young	E. L. Warner	Paw Paw	Van Buren.
Farmers' Northern Mutual Ins. Co. of Marquette, Delta and Menominee Co's	May 31, 1890	Edward Sawbridge	Norwood Bowers	Stephenson	Delta, Marquette and Menominee.
Finlanders' Mutual Fire Ins. Co. of Houghton Co.	Feb. 17, 1890	John Blomquist	Alex Leinonen	Red Jacket	Houghton and Keweenaw.
Genesee Co. Farmers' Mutual Fire Ins. Co.	July 29, 1863	David Richards	J. H. Gottshall	Flint	Genesee.
German American Mutual Fire Ins. Co. of Wayne, Oakland and Livingston Co's	Feb. 8, 1888	Walter S. Walker	Receiver	Detroit.	
German B. B. F. M. F. Ins. Co. of Barry, Ionia and Kent Co's	May 7, 1887	John M. Smith	S. D. Katherman	Woodland	Barry, Ionia and Kent.
German Farmer's Mutual Fire Ins. Co. of Macomb and Wayne Co's	June 13, 1874	Carl Juengel	John T. Weiss	Mt. Clemens	Macomb and Wayne.
German Farmer's Mutual Fire Ins. Co. of St. Clair Co.	June 14, 1878	Frederick Lindow	Jacob L. Keller	Casco	St. Clair.
German Farmers' Mutual Fire Ins. Co. of Sebewaing, etc.	Mar. 6, 1882	John F. Zeigler	Henry F. Neuman	Sebewaing	Huron and Tuscola.
German Farmers' Mutual Fire Ins. Co. of Washtenaw Co.	*Dec. 16, 1889	Simon F. Hirth	Henry Paul	†Ann Arbor	Washtenaw.
Home M. Fire Ins. Co. of Ionia, Clinton and Montcalm Co's.	Receiver	C. B. Wardle	Ionia.		
Ionia, Eaton and Barry Farmer's Mutual Fire Ins. Co.	May 23, 1881	Nathan B. Hayes	J. Warren Peake	Ionia	Ionia, Eaton and Barry.
Lapeer County Farmers' Mutual Fire Ins. Association	Mar. 24, 1871	John T. Rich	C. B. Kidder	Almont	Lapeer.
Livingston County Mutual Fire Ins. Co.	Feb. 16, 1863	E. A. Bush	Isaac Stow	Howell	Livingston.
Manufacturers' Mutual Fire Ins. Co.	Sep. 30, 1885	A. M. Granger	Receiver	Grand Rapids	
Mercantile M. Ins. Co. of Sanilac, Huron and Tuscola Co's	Receiver	Elbridge F. Bacon	Detroit.		
Michigan Millers' Mutual Fire Ins. Co.	Aug. 31, 1885	George W. Jenks	A. T. Davis	Lansing	Entire State.
Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	Apr. 21, 1885	S. W. Mapes	D. W. Rogers	Hastings	Entire State.
Monitor Mutual Fire Ins. Co.	May 25, 1870	George D. Cowdin	Chas. E. Dewey	Four Towns	Oakland.
Mutual City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's	Nov. 13, 1878	T. G. Rix	Henry H. Porter	Dowagiac	Berrien, Cass and Van Buren.
Mutual Fire Ins. Co. of Sanilac, Huron and Tuscola Co's	Receiver	Elbridge F. Bacon	Detroit.		
Patrons' Mutual Fire Ins. Co.	Oct. 13, 1876	L. McCallum	A. O. White	Fremont	Newaygo, Muskegon and Oceana.
People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's	Mar. 22, 1872	Hampton Rich	T. G. Stevenson	Ionia	Ionia, Montcalm and Clinton.
Saginaw Valley Mutual Fire Ins. Co.	Sept. 1, 1890	W. C. McClure	J. P. Sheridan	Saginaw	Entire State.

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St. Joseph County Village Fire Ins. Co.	Oct. 13, 1868	Thomas G. Green	Samuel Cross	Centreville	St. Joseph.
Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's	Aug. 15, 1884	Hans Christensen	C. J. Nielson	Gowen	Montcalm and Kent.
Shiawassee Mutual Fire Ins. Co.	Aug. 15, 1861	H. W. Bigelow	Ezra Mason	Corunna	Shiawassee.
Southern Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	Jan. 6, 1886	John W. Harrison	Wm. H. Van Buren	Centreville	Entire State.
Southern Washtenaw F. M. F. Ins. Co.	Dec. 10, 1872	H. C. Calhoun	Henry R. Palmer	River Raisin	Washtenaw.
Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Co's	Feb. 21, 1887	John Carlson	Charley Carlson	Gilbert	Osceola and Wexford.
Teutonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's	May 4, 1875	John Haltner	Henry Lanco	Greenfield	Macomb and Wayne.
Three Rivers Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	Apr. 28, 1863	H. Weinberg	John B. Divine	Three Rivers	St. Joseph.
Tuscola County Farmers' Mutual Fire Ins. Co.	Sep. 10, 1889	William J. Campbell	C. D. Petershans	Caro	Tuscola.
Washtenaw Mutual Fire Ins. Co.	*Jan. 6, 1890	Henry D. Platt	Wm. K. Childs	Ann Arbor	Washtenaw.

* New organization. † Box 1322.

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MICHIGAN.

STOCK FIRE INSURANCE COMPANIES.

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1890.

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DETROIT FIRE AND MARINE INSURANCE COMPANY,

MICHIGAN.

HOME OFFICE, DETROIT.

(Incorporated February 1, 1866; commenced business March 14, 1866.)

WM. A. BUTLER, *President.* - - - - - - - - - - JAMES J. CLARK, *Secretary.*

CAPITAL.

Capital stock paid ..... $350,000.

ASSETS.

Real estate			$67,081 78
Loans on bond and mortgage of real estate (first liens), of which $800 is in process of foreclosure			870,158 95
Interest due, $16,481.73, and accrued, $1,261.18 on said mortgage loans; total			17,742 91
Value of lands mortgaged		$1,048,385	
Buildings (insured for $575,723)		1,033,350	
Total value of mortgaged premises		$2,081,735	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
Village of Au Sable	$9,000 00	$9,000 00	
Village of Constantine	3,500 00	3,500 00	
Detroit public sewer	500 00	500 00	
Totals (carried out at market value)	$13,000 00	$13,000 00	13,000 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $31,000	7,500 00
Cash in company's principal office, $3,148.36; cash in bank, $25,312.07	28,460 43
Interest due and accrued on stocks, not included in "market value"	170 23
Interest due and accrued on collateral loans	262 50
Gross premiums in due course of collection	23,507 26
Bills receivable, *not matured*, taken for fire, marine, or inland risks	4,331 05
Rents due and accrued	50 00
Accrued interest on contract sales of real estate	920 30
Advances on losses and claims on vessels and barges	3,535 59
Aggregate amount of all the available assets of the company	$1,036,721 00

LIABILITIES.

Amount of unpaid losses (of which $6,325.51 are resisted)		$8,967 85
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less from date of policy	$67,096 47	
Re-insurance reserve *pro rata* on fire risks running more than one year	63,908 35	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	4,655 75	
Amount of reserve on all outstanding risks		135,660 57
Commissions and brokerage		3,288 29
Return premiums		1,506 54
Taxes		23 08
Aggregate liabilities (except capital stock)		$149,446 33

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Surplus as regards policy-holders	$887,274 67
Capital stock	350,000 00
Surplus over capital	$537,274 67

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*
Gross amount of cash received for premiums	$217,576 54	$49,670 57
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	32,144 65	12,304 44
	$185,431 89	$37,366 13

Net amount of cash actually received for premiums	$222,798 02
Interest received on bonds and mortgages	51,971 46
Interest and dividends received on bonds and stocks, and from all other sources	5,209 69
Income from all other sources, viz.: rents	1,204 82
Aggregate cash income	$281,183 99

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*
Gross amount actually paid for losses	$89,874 35	$18,076 19

Net amount paid on losses (of which $17,529.60 belonged to prior years)	$107,950 54
Cash dividends actually paid	35,000 00
Paid or allowed during the year for commissions and brokerage	28,548 21
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	19,065 74
Paid state, national, and local taxes, in this and other states	14,358 79
All other payments, viz.: miscellaneous expenses	15,956 66
Aggregate cash expenditures	$220,879 94

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$21,053,190	$247,743 95	$134,000	$5,270 82
Written during the year	19,321,628	215,985 92	3,592,162	49,916 00
Total	$40,374,818	$463,729 87	$3,726,162	$55,186 82
Deduct expirations	18,388,990	207,539 23	3,606,162	50,531 07
Net amount in force December 31, 1890	$21,985,828	$256,190 64	$120,000	$4,655 75

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$4,788,533
Total amount of *cash* dividends declared since the company commenced business	570,000
Total amount of company's stock owned by the directors at par value	94,900
Total amount loaned to officers and directors	25,000
Losses paid from organization to date	2,499,309
Dividends declared payable in *stock* from organization	200,000
Losses incurred during the year, fire, marine and inland	99,389
Loaned to stockholders not officers	3,500

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	*Marine and Inland Risks.*	*Aggregate.*
Fire, marine and inland risks taken	$8,106,269 00	$2,352,172 00	$10,458,441 00
Premiums received	78,139 15	31,862 55	110,001 70
Losses paid	36,273 13	17,153 93	53,427 06
Total losses incurred during the year in the State of Michigan	39,003 63	10,070 68	49,074 31

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GRAND RAPIDS FIRE INSURANCE COMPANY,

MICHIGAN.

HOME OFFICE, GRAND RAPIDS.

(Incorporated September, 1882; commenced business November, 1882.)

JULIUS HOUSEMAN, *President.* . . . . . STERNE F. ASPINWALL, *Secretary.*

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate		$2,950 00
Loans on bond and mortgage of real estate (first liens)		185,545 00
Interest due $134.92, and accrued, $2,435.90 on said mortgage loans; total		2,570 82
Value of lands mortgaged	$365,000	
Buildings (insured for $164,120)	325,000	
Total value of mortgaged premises	$690,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
City school bonds, Grand Rapids, Mich.	$15,000 00	$15,000 00	
District No. 15, township of Grand Rapids school bonds.	2,950 00	2,950 00	
Totals (carried out at market value)	$17,950 00	$17,950 00	17,950 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $146,050	88,900 00
Cash in company's principal office, $43.04; cash in bank, $17,678.46	17,721 50
Interest due and accrued on stocks, not included in "market value"	62 50
Interest due and accrued on collateral loans	1,576 45
Gross premiums in due course of collection	10,088 08
Aggregate amount of all the available assets of the company	$327,364 35

LIABILITIES.

Amount of unpaid losses		$4,174 65
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$49,336 47	
Re-insurance reserve *pro rata* on fire risks running more than one year	22,199 68	
Amount of reserve on all outstanding risks		71,536 15
Commissions and brokerage		1,077 38
Aggregate liabilities (except capital stock)		$76,788 18
Surplus as regards to policy-holders	$250,576 17	
Capital stock	200,000 00	
Surplus over capital	$50,576 17	

INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums	$146,452 18
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	23,847 03

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Net amount of cash actually received for premiums	$122,605 15
Interest received on bonds and mortgages	11,586 14
Interests and dividends received on bonds and stocks, and from all other sources	6,547 00
Income from all other sources, viz: rents, $50; on contract for sale of real estate, $50	100 00
Aggregate cash income	$140,838 29

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$73,173 94	
Deduct amount actually received for salvages, $2,579.20; re-insur'e, $1,930.41	4,509 61	
Net amount paid on losses (of which $9,167.18 belonged to prior years)		$68,664 33
Cash dividends actually paid		12,000 00
Paid or allowed during the year for commissions and brokerage		26,479 98
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		4,460 26
Paid state, national, and local taxes, in this and other states		2,321 76
All other payments, viz: miscellaneous expenses		9,321 30
Aggregate cash expenditures		$123,247 63

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$9,339,122	$122,233 99
Written during the year	11,340,695	146,452 18
Total	$20,679,817	$268,686 17
Deduct expirations	9,847,748	128,380 50
In force at the end of the year	$10,832,069	$140,305 67
Deduct amount re-insured	317,773	5,399 88
Net amount in force December 31, 1890	$10,514,296	$134,905 79

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$676,169
Total amount of *cash* dividends declared since the company commenced business	34,000
Total amount of the company's stock owned by the directors at par value	84,250
Total amount loaned to officers and directors	114,800
Losses paid from organization to date	312,798
Losses incurred during the year, fire	68,182
Loaned to stockholders not officers	5,600

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$4,753,500 00
Premiums received	71,047 77
Losses paid	35,390 14
Total losses incurred during the year in the State of Michigan	33,424 59

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MICHIGAN FIRE AND MARINE INSURANCE COMPANY,

MICHIGAN.

HOME OFFICE, DETROIT.

(Incorporated, February, 1881; commenced business, March, 1881.)

D. WHITNEY, JR., *President.* - - - - - - - - - - EUGENE HARBECK *Secretary.*

CAPITAL.

Capital stock paid ..... $400,000.

ASSETS.

Real estate		$18,545 47
Loans on bond and mortgage of real estate (first liens), of which $4,200 is in process of foreclosure		676,543 33
Interest due $6,919.27, and accrued, $11,402.16 on said mortgage loans; total		18,321 43
Value of lands mortgaged	$1,350,535	
Buildings (insured for $384,000)	598,950	
Total value of mortgaged premises	$1,949,485	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
Peoples' Savings Bank stock	$5,000 00	$7,000 00	
Cheboygan County bonds	12,500 00	12,500 00	
Alpena County bonds	1,000 00	1,000 00	
Detroit City bonds	10,025 00	10,025 00	
Totals (carried out at market value)	$28,525 00	$30,525 00	30,525 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $360	300 00
Cash in company's principal office, $9,365.27; cash in bank, $8,606.85	17,972 12
Interest due and accrued on stocks, not included in "market value"	754 92
Net premiums in due course of collection	57,064 17
Bills receivable, *not matured*, taken for fire, marine, or inland risks	2,864 98
Aggregate amount of all the available assets of the company	$822,891 42

LIABILITIES.

Amount of unpaid losses (of which $3,900.00 are resisted)		$13,104 66
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$162,159 95	
Re-insurance reserve *pro rata* on fire risks running more than one year	96,723 72	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	3,986 61	
Amount of reserve on all outstanding risks		262,870 28
Aggregate liabilities (except capital stock)		$275,974 94

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Surplus as regards policy-holders	$546,916 48
Capital stock	400,000 00
Surplus over capital	$146,916 48

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$511,512 67	$78,753 72	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	98,882 06	11,306 25	
	$412,630 61	$67,447 47	
Net amount of cash actually received for premiums			$480,078 08
Interest received on bonds and mortgages			39,506 98
Interest and dividends received on bonds and stocks, and from all other sources			2,545 65
Income from all other sources, viz.: Commission and brokerage—local department			3,838 71
Aggregate cash income			$525,969 42

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$223,306 87	$53,967 08	
Deduct amount actually received for salvages, $4,474.14; re-insurance, $28,597.30	28,098 79	4,972 65	
	$195,208 08	$48,994 43	
Net amount paid on losses (of which $23,107.45 belonged to prior years)			$244,202 51
Cash dividends actually paid			32,000 00
Paid or allowed during the year for commissions and brokerage			98,140 30
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			12,270 00
Paid State, national, and local taxes, in this and other States			11,536 74
All other payments, viz: Rent, $2,175; miscellaneous, $46,743.29			48,918 29
Aggregate cash expenditures			$447,067 84

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$28,888,170	$384,507 44	$103,000	$4,268 59
Written during the year	88,621,327	511,512 67	4,360,498	78,753 72
Total	$67,509,497	$896,020 11	$4,463,498	$83,022 31
Deduct expirations	29,048,073	379,258 53	4,056,514	70,908 46
In force at the end of the year	$38,461,424	$516,761 58	$406,984	$12,413 85
Deduct amount re-insured	2,157,642	28,646 63	309,698	8,127 24
Net amount in force December 31, 1890	$36,808,782	$488,114 95	$97,286	$3,986 61

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,310,488
Total amount of *cash* dividends declared since the company commenced business	86,000
Total amount of the company's stock owned by the director's at par value	211,800
Losses paid from organization to date	1,140,305
Losses incurred during the year, fire, marine and inland	231,800

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	*Marine and Inland Risks.*	*Aggregate.*
Fire, marine, and inland risks taken	$9,559,991 00	$2,396,982 00	$11,956,973 00
Premiums received	111,030 32	68,378 49	179,408 81
Losses paid	51,742 88	53,684 64	105,427 52
Total losses incurred during the year in the State of Michigan	55,007 09	37,531 20	92,538 29

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FIRE AND FIRE-MARINE INSURANCE COMPANIES

OF

OTHER STATES

ABSTRACTS

Compiled from the Annual Statements of the Fire, Fire-Marine, and Marine Insurance Companies of other States, authorized to do business in the State of Michigan.

SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1890.

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ÆTNA INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, HARTFORD.

(Incorporated June, 1819; Commenced business August 17, 1819.)

JOTHAM GOODNOW, *President*. . . . . ANDREW C. BAYNE, *Secretary*.

Attorney for Michigan, GEORGE W. CHANDLER, of Detroit.

CAPITAL.

Capital stock paid.....$4,000,000.

ASSETS.

Real estate		$275,000 00
Loans on bond and mortgage of real estate (first liens)		43,000 00
Interest accrued on said mortgage loans		395 14
Value of lands mortgaged	$59,000	
Buildings (insured for $34,000)	58,500	
Total value of mortgaged premises	$117,500	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*
United States Currency	$100,000 00	$120,000 00
Alabama State	10,000 00	10,500 00
Georgia "	25,000 00	30,000 00
Mississippi State	11,000 00	12,650 00
New Hampshire State	48,000 00	60,000 00
Rhode Island "	43,000 00	46,440 00
South Carolina " (Consolidated)	15,000 00	15,750 00
Tennessee "	31,000 00	20,770 00
Hartford county, Conn.	21,000 00	21,000 00
Hudson " N. J.	6,000 00	6,000 00
Barkhamsted, Conn., town	4,000 00	4,000 00
Norwich, " "	100,000 00	137,000 00
Pawtucket, R. I., "	100,000 00	115,000 00
Winsor Locks, Conn., "	20,000 00	21,600 00
Bloomington, Ill., City	20,000 00	21,400 00
Boston, Mass., "	50,000 00	57,500 00
Brooklyn, N. Y., "	9,000 00	10,260 00
Buffalo, " "	50,000 00	65,000 00
Cleveland, Ohio "	25,000 00	27,500 00
Cincinnati, Ohio, City water	30,000 00	33,000 00
Chicago, Ill., City	30,000 00	33,600 00
Columbus, Ohio, City Improvement	50,000 00	55,000 00
Corry, Pa., City	10,000 00	10,000 00
Dallas City, Oregon, water	25,000 00	27,500 00
Detroit, Mich., City	30,000 00	32,100 00
Fort Wayne, Ind. City	25,000 00	28,250 00
Glenville, Ohio, Village	29,000 00	31,900 00
Hamilton, Ohio, City Gas Works	25,000 00	26,250 00
Hartford, Conn., City	96,000 00	105,600 00
Indianapolis, Ind., City	50,000 00	56,500 00
Jersey City, N. J., "	15,000 00	15,450 00
Kansas City, Improvement City	10,000 00	11,000 00
" " "	50,000 00	55,000 00
Lockport, N. Y., City	25,000 00	30,500 00
Montreal, Canada, Corporation Stock	19,000 00	21,280 00
Montreal, Canada, Harbor	4,000 00	4,080 00
Newark, N. J., City	50,000 00	57,000 00
New Brunswich, N. J., City	20,000 00	21,000 00
New Brunswick, N. J., Water	9,000 00	10,170 00
Ottumwa, Ia., City	10,000 00	10,000 00

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Bonds:	Par Value.	Market Value.
Providence, R. I., City	$50,000 00	$60,000 00
Rahway, N. J., City	45,000 00	11,250 00
Richmond, Va., City	11,800 00	11,865 00
Richmond, Va., "	32,750 00	39,300 00
Rochester, N. Y., "	25,000 00	28,000 00
St. Louis, Mo., City Gold	50,000 00	55,000 00
Toledo, Ohio, City Special	13,000 00	15,730 00
Toledo, Ohio, City water	5,000 00	5,400 00
Topeka, Kansas, City Funding	25,000 00	26,250 00
Urbana, Ohio, City	25,000 00	27,500 00
Chamber of Commerce Safety Vault Bonds, Chicago	35,000 00	36,750 00
Central Safety Deposit, Chicago	50,000 00	52,500 00
Tacoma Safety Deposit, Chicago	50,000 00	55,000 00
Independent School District, Blakesburg, Ia.	1,000 00	1,000 00
Independent School District, Chelsea, Ia.	1,500 00	1,500 00
Independent School District, Ottumwa, Ia.	15,000 00	15,000 00
Independent School District, State Center, Ia.	5,000 00	5,000 00
North East School District, Hartford, Conn.	20,000 00	20,000 00
School District, No. 2, Enfield, Conn.	4,000 00	4,000 00
School District, 24, Woodbridge, N. J.	11,000 00	11,550 00
State of Illinois, Mason & Tazewell Drainage District	9,000 00	9,900 00
Albany & Susquehanna R. R., First Consol. G. Mortgage	50,000 00	66,500 00
Albany & Susquehanna R. R., First Consol.	50,000 00	58,000 00
Alabama Central R. R., First Mortgage Gold	25,000 00	28,750 00
Atchison, Colorado & Pacific First Mortgage R. R.	50,000 00	50,000 00
Buffalo & Erie R. R. (new)	46,000 00	53,360 00
Canadian Pacific Railway Co. Land Grant	100,000 00	110,000 00
Chesapeake & Ohio R. R., Richmond & Allegheny Div. First Mortgage	25,000 00	18,000 00
Cleveland, Columbus, Cin. & Indianapolis R. R., S. F. First Mortgage	25,000 00	28,750 00
Cleveland, Columbus, Cin. & Indianapolis R. R. First Consol. Mortgage	60,000 00	76,200 00
Cleveland, Painesville & Ashtabula R. R., Mortgage	32,000 00	32,960 00
Chicago, Burlington & Quincy R. R., Consol. Mortgage	75,000 00	98,750 00
Chicago, Burlington & Quincy R. R. Mortgage	50,000 00	45,000 00
Chicago, Burlington & Quincy R. R., Convertable Mortgage	2,200 00	2,200 00
Chicago, Milwaukee & St. Paul (Chicago & Mil. Div.) R. R. First Mortgage	75,000 00	93,750 00
Chicago, Milwaukee & St. Paul (Hastings & Dak. Div.) R. R. First Mortgage	25,000 00	31,000 00
Chicago, Milwaukee & St. Paul (Iowa & Minn. Div.) R. R. First Mortgage	10,000 00	12,000 00
Chicago, Milwaukee & St. Paul (Iowa & Dak. Div.) R. R. Ex. First Mortgage	10,000 00	12,500 00
Chicago, Milwaukee & St. Paul (Dubuque Div.) R. R. First Mortgage	25,000 00	30,750 00
Chicago, Milwaukee & St. Paul (So. Minn. Div.) R. R. First Mortgage	50,000 00	60,000 00
Chicago & Northwestern R. R., Madison extension, First Mortgage	30,000 00	39,900 00
Chicago & Northwestern R. R., S. F. Mortgage	25,000 00	29,000 00
Chicago & Northwestern R. R., General Consol. Gold Mortgage	50,000 00	62,500 00
Chicago & Northwestern R. R., Consol. S. F. Mortgage	50,000 00	71,000 00
Chicago, R. I. & Pacific R. R., Mortgage	60,000 00	76,800 00
Chicago, R. I. & Pacific " "	100,000 00	107,000 00
Chicago & Western Indiana R. R., Mortgage	44,000 00	49,280 00
Cincinnati, Hamilton & Dayton R. R. Consol. S. F. Mortgage	32,000 00	40,000 00
Columbus & Toledo R. R., Second Mortgage	14,000 00	15,680 00
Dayton & Western " Mortgage	28,000 00	31,640 00
Delaware & Hudson Canal Co., Mortgage	30,000 00	33,000 00
Delaware & Hudson Canal Co., (Penn. Div.) Mortgage	25,000 00	35,500 00
Flint & Pere Marquette, First Consolidated Mortgage	25,000 00	26,000 00
Flint & Pere Marquette, (Port Huron Div.), First Mortgage	25,000 00	26,000 00
Harlem River & Port Chester R. R., First Mortgage	100,000 00	136,000 00
Harlem River & Port Chester " " "	50,000 00	60,000 00
Iowa Midland R. R., First Mortgage	25,000 00	32,500 00
Jackson, Lansing & Saginaw R. R., Mortgage	25,000 00	25,000 00
Jackson, Lansing & Saginaw " "	32,000 00	32,640 00
Kansas Pacific R. R., First Consol.	25,000 00	27,500 00
Keokuk & Des Moines R. R., First Mortgage	40,000 00	42,000 00
Lake Shore R. R., Mortgage	30,000 00	36,000 00
Lake Shore & Michigan Southern R. R., First Consolidated	15,000 00	18,450 00
Lake Shore & Michigan Southern " Second "	80,000 00	97,600 00
Louisville, New Albany & Chicago, (C. & I. Div.) First Mortgage	25,000 00	27,500 00
Louisiana & Mo. River First Mortgage R. R.	25,000 00	30,000 00
Memphis & Charleston R. R. First Consolidated	25,000 00	31,250 00
Mahoning R. R., Coal	30,000 00	33,000 00
Michigan Central R. R., Second Mortgage	50,000 00	62,500 00
Minneapolis & St. Louis (Iowa extension) R. R., First Mortgage	25,000 00	22,500 00
Minneapolis Union R. R., Gold	50,000 00	58,500 00
Morris & Essex R. R., First Mortgage	25,000 00	36,500 00
Morris & Essex " Second Mortgage	25,000 00	26,000 00
Morris & Essex " First Consolidated	110,000 00	148,500 00

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	Par Value.	Market Value.
Bonds:		
New York Central R. R.	$37,000 00	$38,110 00
New York Central & Hudson River R. R., First Mortgage	175,000 00	232,750 00
New York & Harlem R. R., First Mortgage	10,000 00	12,700 00
New York, Lake Erie & Western R. R., First Consolidated Mortgage, Gold	45,000 00	61,650 00
New York & New England R. R., First Mortgage	50,000 00	62,500 00
Norfolk & Western R. R., General Mortgage	50,000 00	59,000 00
Northwestern Union R. R., First Mortgage S. F.	25,000 00	33,500 00
Oswego R. R. Bridge	50,000 00	60,000 00
Ohio & West Virginia R. R.	26,000 00	29,640 00
Pittsburgh, Fort Wayne & Chicago R. R., First Mortgage	75,000 00	109,500 00
Pittsburgh, Fort Wayne & Chicago " Second "	81,000 00	115,830 00
Pittsburgh, Fort Wayne & Chicago " Third "	40,000 00	56,000 00
St. Paul, Minneapolis & Manitoba " First "	16,000 00	18,880 00
St. Paul & Northern Pacific R. R., First Gold Mortgage	50,000 00	61,000 00
St. Paul & Sioux City R. R., First Gold Mortgage	20,000 00	24,400 00
St. Louis & Iron Mountain First Mortgage	10,000 00	10,000 00
Vermont Valley R. R.	50,000 00	53,500 00
Wabash R. R., First Mortgage Gold	25,000 00	25,500 00
West Shore R. R., First Mortgage	50,000 00	51,000 00
Atlantic Dock Company	31,000 00	34,100 00
Loan & Guarantee Company of Connecticut	10,000 00	10,000 00
Atlantic Mutual Insurance Company Scrip	38,000 00	38,000 00
Stocks:		
Connecticut River Company	5,000 00	1,000 00
Albany & Susquehanna Railroad Company	50,000 00	82,500 00
Central Ohio "	7,500 00	7,500 00
Cleveland Cin., Chicago & St. L. Railroad Co., preferred	50,000 00	47,500 00
Cleveland & Pittsburgh Railroad Company	50,000 00	78,500 00
Chicago, Burlington & Quincy Railroad Company	22,000 00	19,580 00
Chicago, Rock Island & Pacific Railroad Company	22,000 00	15,620 00
Connecticut River Railroad Company	30,000 00	64,500 00
Connecticut & Passumpsic River Railroad Company	50,000 00	57,500 00
Dayton & Michigan Railroad Company, preferred	15,000 00	24,000 00
Fort Wayne & Jackson Railroad Company, preferred	40,000 00	46,400 00
Joliet & Chicago Railroad Company	10,000 00	15,000 00
Kalamazoo, Allegan & Grand Rapids	20,000 00	23,000 00
Keokuk & Des Moines Railroad Company, preferred	20,000 00	3,400 00
Morris & Essex Railroad Company	50,000 00	77,500 00
New York Central & Hudson River Railroad Company	80,000 00	81,600 00
New York & Harlem Railroad Company	25,000 00	67,500 00
New York, New Haven & Hartford Railroad Company	120,000 00	306,000 00
Northwest Telegraph Company	25,000 00	25,000 00
Pittsburgh, Ft. Wayne & Chicago Railroad Company	75,000 00	117,750 00
Peoria & Bureau Valley "	15,000 00	25,500 00
Renssaelaer and Saratoga "	20,000 00	36,000 00
Valley (New York) "	20,000 00	22,000 00
Ætna National Bank	20,000 00	22,000 00
American National Bank	10,000 00	14,000 00
Charter Oak National Bank	40,000 00	42,800 00
City Bank	16,000 00	16,800 00
Connecticut River Banking Company	7,500 00	7,650 00
Farmers and Mechanics' National Bank	33,700 00	37,070 00
First National Bank	20,000 00	21,600 00
Hartford National Bank	100,000 00	157,000 00
National Exchange Bank	27,500 00	35,750 00
Phœnix National Bank	100,000 00	130,000 00
State Bank	55,000 00	55,000 00
American Exchange National Bank	40,000 00	60,000 00
Bank of the Manhattan Company	20,000 00	36,000 00
Bank of New York National Banking Association	30,000 00	73,500 00
Bank of North America	14,000 00	21,000 00
Hanover National Bank	10,000 00	35,000 00
Importers and Traders' National Bank	30,000 00	171,000 00
Market and Fulton National Bank	10,000 00	24,000 00
Merchants' National Bank	35,000 00	56,000 00
Merchants' Exchange National Bank	6,000 00	7,680 00
Mechanics' National Bank	30,000 00	64,500 00
Metropolitan National Bank	40,000 00	4,000 00
Nassau Bank	10,000 00	17,000 00
National Bank of Commerce	50,000 00	97,500 00
National Bank of the Republic	15,000 00	28,500 00
National Butchers and Drovers' Bank	7,500 00	13,875 00
National City Bank	10,000 00	51,000 00
Phenix National Bank	6,000 00	8,400 00
Peoples' Bank	5,000 00	13,750 00
Third National Bank	10,000 00	11,500 00
Farmers and Mechanics' National Bank	25,000 00	40,500 00
First National Bank	10,000 00	18,000 00
Mechanics' Bank	20,000 00	40,000 00
New Britain National Bank	10,000 00	16,000 00
American Loan and Trust Company	20,000 00	20,600 00
Central Trust Company	10,000 00	130,000 00
Holland Trust Company	10,000 00	21,500 00
Metropolitan Trust Company	10,000 00	29,000 00

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Stocks:	Par Value.	Market Value.	
New York Life Insurance and Trust Company	$15,000 00	$108,750 00	
United States Trust Company	10,000 00	80,000 00	
Union Trust Company	10,000 00	77,500 00	
Total par and market values	$6,662,450 00	$8,858,890 00	$8,858,890 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $9,917.60, is in process of foreclosure	6,570 00
Cash in company's principal office, $6,274.76; cash in banks, $766,010.55	772,285 31
Interest due and accrued on special deposits	375 00
Interest due and accrued on collateral loans	164 25
Gross premiums in due course of collection	500,817 34
Aggregate amount of the available assets of the company	$10,457,497 04
Deduct special deposits in other states	264,425 00
Total admitted assets	$10,193,072 04

LIABILITIES.

Amount of unpaid losses (of which $11,100 are resisted)		$214,492 02
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$990,842 53	
Re-insurance reserve *pro rata* on fire risks, running more than one year	1,269,935 17	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	51,834 97	
Amount of reserve on all outstanding risks		2,312,612 67
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		28,676 26
Due for printing, etc.		500 00
Commissions and brokerage		61,136 16
Return premiums		24,654 46
Aggregate		$2,642,071 57
Deduct liabilities on special deposits		113,383 37
Net liabilities (except capital stock)		$2,528,688 20
Surplus as regards policy-holders	$7,664,383 84	
Capital stock	4,000,000 00	
Surplus over capital	$3,664,383 84	

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$3,373,842 01	$192,780 53	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	390,639 00	35,676 73	
	$2,983,203 01	$157,103 80	
Net amount of cash actually received for premiums			$3,140,306 81
Interest received on bonds and mortgages			2,275 00
Interest and dividends received on bonds and stocks, and from all other sources			433,619 48
Income from all other sources, viz: rents			4,124 50
Deposit premium (less 5 per cent) received for perpetual fire risks (carried inside)		$3,501 70	
Aggregate cash income			$3,580,325 79

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses	$1,512,543 30	$77,764 13	
Net amount paid on losses (of which $186,212.34 belonged to prior years)			$1,590,307 43
Cash dividends actually paid			720,000 00
Paid or allowed during the year for commissions and brokerage			498,150 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			190,504 93
Paid state, national, and local taxes, in this and other states			58,831 88
All other payments, viz: miscellaneous expenses			216,514 95
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)		$502 20	
Aggregate cash expenditures			$3,274,310 13

MISCELLANEOUS.

Risks and Premiums.	Fire Risk.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$331,429,235	$3,960,419 63	$1,363,613	$35,073 73
Written during the year	277,318,374	3,377,528 01	89,587,382	192,780 53
Total	$608,757,609	$7,337,947 64	$90,950,995	$227,854 26
Deduct expirations	236,628,491	2,839,368 66	88,270,775	176,019 29
In force at the end of the year	$372,129,118	$4,498,578 98	$2,680,220	$51,834 97
Deduct amount re-insured	13,282,285	162,010 38	.....	.....
Net amount in force December 31, 1890	$358,846,833	$4,336,568 60	$2,680,220	$51,834 97

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$113,674,570
Total amount of *cash* dividends declared since the company commenced business	18,593,365
Total amount of the company's stock owned by the directors at par value	399,600
Losses paid from organization to date	66,271,633
Dividends declared payable in *stock* from organization	2,805,000
Losses incurred during the year, fire, marine and inland	1,594,568
Loaned to stockholders not officers	26,570

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Canada	$123,260 00	$82,616 14
Georgia	30,000 00	29,587 23
Oregon	60,000 00	9,188 77
Virginia	51,165 00	11,991 23
Totals	$264,425 00	$113,383 37

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	Marine and Inland Risks.	Aggregate.
Fire, marine and inland risks taken	$4,242,495 00	$1,231,640 00	$5,474,135 00
Premiums received	76,966 62	4,081 48	81,048 10
Losses paid	36,164 76	3,620 40	39,785 16
Total losses incurred during the year in the State of Michigan	40,216 42	3,620 40	43,836 82

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AGRICULTURAL INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, WATERTOWN.

(Organized as mutual, 1853; incorporated as stock, 1863; commenced busines, February, 1853.)

J. R. STEBBINS, *President.* - - - - - - - - - - - H. M. STEVENS, *Secretary.*

Attorney for Michigan, JOHN C. GOODRICH, Detroit.

CAPITAL.

Capital stock paid	$500,000.

ASSETS.

Real estate			$151,130 62
Loans on bond and mortgage of real estate (first liens), of which $45,022.36 is in process of foreclosure			1,325,872 70
Interest due, $27,321.07; and accrued, $19,626.40 on said mortgage loans; total			46,947 47
Total value of mortgaged premises		$2,874,798	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States	$2,000 00	$2,065 00	
Union Pacific R. R.	2,000 00	2,240 00	
City of Kingston	147,700 00	159,516 00	
City of Richmond	25,000 00	25,000 00	
Dexter Sulphite & Paper Co.	5,000 00	5,000 00	
STOCKS:			
N. Y. C. & H. R. R. R.	60,000 00	60,600 00	
Illinois Central	21,700 00	20,960 00	
Western Union Telegraph	35,000 00	26,950 00	
National Union Bank	13,600 00	19,550 00	
Watertown National Bank	5,000 00	7,000 00	
Excelsior Carriage Co.	2,500 00	2,500 00	
Totals (carried out at market value)	$319,500 00	$331,381 00	331,381 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $115,765.00	59,357 12
Cash in company's principal office, $4,103.80; cash in bank, $195,303.85	199,407 65
Interest due and accrued on stocks, not included in "market value"	1,337 50
Interest due and accrued on collateral loans	1,906 01
Net premiums in due course of collection	92,575 05
Bills receivable, *not matured*, taken for fire risks	16,683 74
Aggregate amount of the available assets of the company	$2,226,598 86
Deduct special deposits in other states	166,600 00
Total admitted assets	$2,059,998 86

LIABILITIES.

Amount of unpaid losses (of which $21,178.09 are resisted)		$74,165 61
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$49,342 22	
Re-insurance reserve *pro rata* on fire risks running more than one year	1,230,369 94	

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Amount of reserve on all outstanding risks		$1,279,712 16
Cash dividends declared, due or to become due		25 00
Return premiums, and all other liabilities		18,515 00
Aggregate		$1,372,417 77
Deduct liabilities on special deposits		145,000 00
Net liabilities (except capital stock)		$1,227,417 77
Surplus as regards policy-holders	$832,581 09	
Capital stock	500,000 00	
Surplus over capital	$332,581 09	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$975,100 41	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	139,763 65	
Net amount of cash actually received for premiums		$835,336 76
Interest received on bonds and mortgages		80,515 15
Interest and dividends received on bonds and stocks, and from all other sources		23,855 34
Income from all other sources, viz.: rents		3,476 25
Aggregate cash income		$943,183 50

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $39,654.96 belonged to prior years)	$465,721 15
Cash dividends actually paid	50,015 00
Paid or allowed during the year for commissions and brokerage	194,246 75
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	98,918 02
Paid state, national, and local taxes, in this and other states	16,536 56
All other payments and expenditures	63,036 82
Aggregate cash expenditures	$888,474 30

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$247,533,170	$2,402,121 87
Written during the year	103,765,582	980,093 71
Total	$351,298,752	$2,382,215 58
Deduct expirations	96,161,244	871,128 03
In force at the end of the year	$255,137,508	$2,511,087 55
Deduct amount re-insured	8,479,900	81,856 00
Net amount in force December 31, 1890	$246,657,608	$2,429,231 55

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$14,560,307
Total amount of *cash* dividends declared since the company commenced busines	880,000
Total amount of the company's stock owned by the directors at par value	234,100
Total amount loaned to officers and stockholders	12,232
Losses paid from organization to date	6,834,396
Dividends declared payable in *stock* from organization	400,000
Losses incurred during the year, fire	473,908

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Canada	$141,600	$120,000
Virginia	25,000	25,000
Totals	$166,600	$145,000

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BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,079,278 00
Premiums received	10,266 91
Losses paid	4,475 27
Total losses incurred during the year in the State of Michigan	6,085 85

ALLIANCE INSURANCE ASSOCIATION.

NEW YORK.

HOME OFFICE, NOS. 67 AND 69, WILLIAM ST.

(Incorporated April 19, 1887; commenced business April 21, 1887.)

JAMES YERRANCE, *President.* - - - - - - - ARMSTRONG MALTBIE, *Secretary.*

Attorney for Michigan, EUGENE HARBECK, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
New York City Consolidated Stock	$200,000 00	$219,750 00	
United States Treasury Notes	15,000 00	15,000 00	
Chicago, Milwaukee & St. Paul Railway Bonds	25,000 00	26,500 00	
United New Jersey R. R. & Canal Co. "	20,000 00	22,000 00	
Long Island R. R. Co. Stock	10,000 00	8,575 00	
Chester & Delaware R. R. Co. bonds	10,000 00	10,000 00	
Pittsburgh & Western R. R. Co.	10,000 00	7,700 00	
West Shore R. R. Co. bonds	10,000 00	10,000 00	
Nassau Gas Light Co. Script	6,000 00	6,120 00	
Totals (carried out at market value)	$306,000 00	$325,645 00	$325,645 00
Cash in company's principal office, $23,136.37; cash in bank, $5,762.49			28,898 86
Interest due and accrued on stocks, not included in "market value"			2,338 00
Gross premiums in due course of collection			18,769 93
Aggregate amount of all the available assets of the company			$375,651 79

LIABILITIES.

Amount of unpaid losses		$9,200 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$55,869 80	
Re-insurance reserve *pro rata* on fire risks running more than one year	58,139 73	
Amount of reserve on all outstanding risks		114,009 53
Due and accrued for salaries, rent, advertising, or agency expenses		291 67
Commissions and brokerage		3,753 99
Aggregate liabilities (except capital stock)		$127,255 19

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Surplus as regards policy-holders	$248,396 60
Capital stock	200,000 00
Surplus over capital	$48,396 60

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received from premiums	$216,836 22	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	44,865 73	
Net amount of cash actually received for premiums		$171,970 49
Interest received on bonds and mortgages		10,607 40
Aggregate cash income		$182,577 89

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$108,561 49	
Deduct amount actually received for salvages $232.30; re-insurance $3,495.65	3,727 95	
Net amount paid on losses (of which $18,741.54 belonged to prior years)		$104,833 54
Paid or allowed during the year for commissions and brokerage		43,080 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		18,780 20
Paid state, national, and local taxes, in this and other states		4,393 60
All other payments, viz.: rent and miscellaneous expenses		18,337 48
Aggregate cash expenditures		$189,425 76

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1889	$61,059,443	$261,840 78
Written during the year	41,904,831	221,060 17
Total	$102,964,274	$482,900 95
Deduct expirations	44,659,453	222,756 19
In force at the end of the year	$58,304,821	$260,144 76
Deducted amount re-insured	6,155,273	30,614 00
Net amount in force December 31, 1890	$52,149,548	$229,530 76

GENERAL INTEROGATORIES.

Total amount of premiums received from the organization of the company to date	$893,426 00
Total amount of the company's stock owned by the directors at par value	32,000 00
Losses paid from organization to date	355,438 00
Losses incurred during the year, fire	95,424 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$39,200 00
Premiums received	615 05
Losses paid	None.
Total losses incurred during the year in the State of Michigan	None.

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AMAZON INSURANCE COMPANY,

OHIO.

HOME OFFICE, No. 64 THIRD STREET, CINCINNATI.

(Incorporated October, 1871; commenced business October, 1871.)

GAZZAM GANO, *President.* - - - - - - - - - - J. H. BEATTIE, *Secretary.*

Attorney for Michigan, H. C. KLOCKSIEM, of Lansing.

CAPITAL.

Capital stock paid ..... $300,000.

ASSETS.

Real estate			$87,150 00
Loans on bond and mortgage of real estate (first liens)			14,302 62
Interest accrued on said mortgage loans			639 27
Value of lands mortgaged		$18,275 00	
Buildings (insured for $10,900)		20,600 00	
Total value of mortgaged premises		$38,275 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	*Par Value.*	*Market Value.*	
United States	$43,800 00	$53,436 00	
Cincinnati Gas Light Co.	32,500 00	65,812 50	
Cincinnati Street Railroad Co.	18,000 00	19,800 00	
Third National Bank	10,000 00	15,700 00	
Merchants' National Bank	12,500 00	17,500 00	
Metropolitan National Bank	1,000 00	400 00	
Cincinnati Electric Light Co.	3,250 00	4,225 00	
Belfont Iron Works Co.	1,500 00	1,500 00	
Norton Iron Works Co.	5,000 00	3,750 00	
Little Miami Railroad Co.	15,000 00	24,000 00	
Totals (carried out at market value)	$142,550 00	$206,123 50	206,123 50

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $262,068	190,600 00
Cash in company's principal office, $6,591.21; cash in bank $19,831.26	26,422 47
Net premiums in due course of collection	35,688 15
Bills receivable, *not matured*, taken for fire risks	2,895 57
Rents due and accrued	600 00
Due from other companies	17 82
Aggregate amount of all the available assets of the company	$564,439 40
Deduct special deposits in Georgia	25,000 00
Total admitted assets	$539,439 40

LIABILITIES.

Amount of unpaid losses (of which $3,323.53 are resisted)	$31,551 21

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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$95,006 09	
Re-insurance reserve *pro rata* on fire risks running more than one year	85,891 28	
Amount of reserve on all outstanding risks		$180,897 37
Cash dividends declared, due or to become due		2,211 60
Due insurance companies, $617.45; individuals, $1,554.63		2,172 08
Aggregate		$216,832 26
Deduct liability on special deposit		6,422 98
Net liabilities (except capital stock)		$210,409 28
Surplus as regards policy-holders	$329,030 12	
Capital stock	300,000 00	
Surplus over capital	$29,030 12	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$296,176 30	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	45,362 04	
Net amount of cash actually received for premiums		$250,814 26
Interest received on bonds and mortgages		1,558 27
Interest and dividends received on bonds and stocks, and from all other sources		19,406 19
Income from all other sources, viz.: rents		1,167 69
Aggregate cash income		$272,946 41

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $19,907.61 belonged to prior years)	$137,916 55
Cash dividends actually paid	17,508 30
Paid or allowed during the year for commissions and brokerage	56,973 95
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	20,551 72
Paid state, national, and local taxes, in this and other states	5,729 03
All other payments, viz.: miscellaneous expenses	22,174 30
Aggregate cash expenditures	$260,853 85

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$22,471,886	$305,791 83
Written during the year	21,606,047	297,348 08
Total	$44,077,433	$603,139 91
Deduct expirations	17,945,714	245,847 74
In force at the end of the year	$26,131,719	$357,292 17
Deduct amount re-insured	1,412,991	12,954 86
Net amount in force December 31, 1890	$24,718,728	$344,337 31

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$6,890,145
Total amount of *cash* dividends declared since the company commenced business	342,000
Total amount of the company's stock owned by the directors at par value	93,730
Total amount loaned to officers and directors	88,000
Losses paid from organization to date	4,009,398
Losses incurred during the year, fire	146,587
Loaned to stockholders not officers	20,400

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Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Georgia	$25,000 00	$6,422 96

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,110,026 00
Premiums received	15,125 63
Losses paid	16,475 42
Total losses incurred during the year in the State of Michigan	18,210 56

AMERICAN INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, No. 47, MILBY ST., BOSTON.

(Incorporated, June 12, 1818; commenced business, June, 1818.)

FRANCIS PEABODY, *President.* - - - - - - - - - - - J. W. FIELD, *Secretary.*

Attorney for Michigan, JAMES T. STERLING, of Detroit.

CAPITAL.

Capital stock paid ..... $300,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	*Par Value.*	*Market Value.*	
Old Boston National Bank	$22,200 00	$26,695 50	
Columbian National Bank	20,000 00	22,400 00	
National Eagle National Bank	4,500 00	4,792 50	
Globe National Bank	17,000 00	17,000 00	
Hamilton National Bank	14,200 00	17,040 00	
New England National Bank	6,200 00	10,540 00	
Suffolk National Bank	10,000 00	11,050 00	
State National Bank	15,200 00	19,152 00	
National Union National Bank	28,000 00	39,760 00	
Merchants' National Bank	10,000 00	15,025 00	
Tremont National Bank	5,600 00	6,398 00	
Washington National Bank	6,900 00	8,349 00	
Boston and Albany Railroad	46,200 00	89,628 00	
Boston and Lowell Railroad	6,500 00	11,472 50	
Old Colony Railroad	20,000 00	33,200 00	
Merrimack Manufacturing Co.	8,000 00	9,800 00	
BONDS:			
Chicago, Burlington & Quincy R. R. 4 per cent	50,000 00	44,000 00	
Eastern Railroad 6 per cent	20,000 00	23,788 20	
Chicago, Milwaukee & St. Paul R. R. 6 per cent	25,000 00	27,625 00	
Cincinnati, Indianapolis, St. Louis & Chicago R. R. 4 per cent	40,000 00	38,000 00	
Boston & Albany R. R. 464 Rights (to subscribe to 116 new shares)	.....	8,758 00	
Totals (carried out at market value)	$375,500 00	$484,473 70	$484,473 70

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $50,900	$38,306 25
Cash in company's principal office, $1,970.56; cash in bank, $24,577.58	26,548 14
Interest due and accrued on stocks, not included in "market value"	3,164 29
Interest due and accrued on collateral loans	822 31
Gross premiums in due course of collection	14,496 12
Bills receivable, *not matured*, taken for fire, marine, or inland risks	14,988 29
Due for extra premiums	35 23
Aggregate amount of all the available assets of the company	$582,834 33

LIABILITIES.

Amount of unpaid losses		$28,797 90
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$80,371 96	
Re-insurance reserve *pro rata* on fire risks running more than one year	76,459 84	
Re-insurance reserve at 100 per cent on all unexpired marine risks	21,595 97	
Amount of reserve on all outstanding risks		178,427 77
Cash dividends declared, due or to become due		315 00
Due and accrued for salaries, rent, advertising, or agency expenses		2,200 00
Commissions and brokerage		3,418 96
Return premiums, $1,046.36; re-insurance, $1,434.32		2,480 68
Aggregate liabilities (except capital stock)		$215,640 31
Surplus as regards policy-holders	$367,194 02	
Capital stock	300,000 00	
Surplus over capital	$67,194 02	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$283,296 04	$35,420 29	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	54,138 70	2,813 96	
	$229,157 34	$32,606 33	
Net amount of cash actually received for premiums			$261,763 67
Interest and dividends received on bonds and stocks, and from all other sources			23,674 53
Bills and notes received during the year for premiums remaining unpaid (carried inside)		$13,672 85	
Aggregate cash income			$285,138 20

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$153,157 85	$27,524 35	
Deduct amount actually received for salvages, $2,246.29; re-insurance, $10,676.59	12,379 20	543 68	
	$140,778 65	$26,980 67	
Net amount paid on losses (of which $23,873.45 belonged to prior years)			$167,759 32
Cash dividends actually paid			8,763 00
Paid or allowed during the year for commissions and brokerage			50,953 87
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			24,433 75
Paid state, national, and local taxes, in this and other states			6,316 96
All other payments, viz.: rents and miscellaneous expenses			20,042 42
Aggregate cash expenditures			$278,269 32

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$25,794,814	$295,339 39	$1,571,430	$32,978 23
Written during the year	25,015,553	281,438 27	586,761	20.494 05
Total	$50,810,367	$576,827 66	$2,158,191	$53,472 28
Deduct expirations	21,725,529	244,663 12	1,228,576	31,341 31
In force at the end of the year	$29,084,838	$332,164 54	$929,615	$22,130 97
Deduct amount re-insured	2,851,284	33,893 78	12,000	535 00
Net amount in force December 31, 1890	$26,233,554	$298,270 76	$917,615	$21,595 97

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$10,141,674
Total amount of *cash* dividends declared since the company commenced business	2,736,000
Total amount of the company's stock owned by the directors at par value	11,600
Total amount loaned to officers and directors	3,306
Losses paid from organization to date	7,095,833
Losses incurred during the year, fire, marine and inland	172,727
Loaned to stockholders not officers	15,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$714,638 00
Premiums received	8,956 62
Losses paid	4,226 86
Total losses incurred during the year in the State of Michigan	5,765 20

AMERICAN INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, NO. 746 BROAD STREET, NEWARK.

(Incorporated February 20, 1846; commenced business April 1, 1846.)

F. H. HARRIS, *President.* . . . . . JAMES H. WORDEN, *Secretary.*

Attorney for Michigan, FRANK H. BLACKMAN, of Detroit.

CAPITAL.

Capital stock paid ..... $600,000.

ASSETS.

Real estate		$313,807 72
Loans on bond and mortgage of real estate (first liens)		1,319,039 83
Interest due, $2,342.71 and accrued $17,634.94 on said mortgage loans; total		19,977 05
Total value of mortgaged premises (insured for $1,528,383)	$3,172,485	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market value.	
United States registered bonds	$175,000	$208,250	
United States coupon bonds	25,000	29,750	
North Hudson R. R. Co. bonds	100,000	105,000	
United N. J. R. R. & Canal Co. bonds	50,000	53,625	
Totals (carried out at market value)	$350,000	$396,625	$396,625 00

Cash in company's principal office, $2,564.40; cash in bank $22,807.50	25,371 90
Interest due and accrued on stocks, not included in "market value"	3,166 67
Gross premiums in due course of collection	35,382 45
Rents due and accrued	2,518 52
Aggregate amount of all the available assets of the company	$2,115,889 14

Items not Admitted as Available Assets.

Company's own stock	$70,000 00
Premiums three months past due	583 06
Total	$70,583 06

LIABILITIES.

Amount of unpaid losses (of which $2,350.68 are resisted)		$32,100 80
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$144,403 74	
Re-insurance reserve *pro rata* on fire risks running more than one year	255,674 05	
Amount of reserve on all outstanding risks		400,077 79
Cash dividends declared, due or to become due		8,631 40
Commission and brokerage		6,499 42
Aggregate liabilities (except capital stock)		$447,309 41
Surplus as regards policy-holders	$1,668,579 73	
Capital stock	600,000 00	
Surplus over capital	$1,068,579 73	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$541,837 88	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	93,913 15	
Net amount of cash actually received for premiums		$447,924 73
Interest received on bonds and mortgages		67,141 33
Interest and dividends received on bonds and stocks, and from all other sources		23,957 17
Income from all other sources, viz: rents		5,640 57
Aggregate cash income		$544,663 80

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$226,287 39	
Deduct amount actually received for salvages, $2,218.44; re-insurance, $11,510.68	13,729 12	
Net amount paid on losses (of which $32,146.73 belonged to prior years)		$212,558 27
Cash dividends actually paid		63,780 00
Paid or allowed during the year for commissions and brokerage		76,872 89
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		46,318 91
Paid state, national, and local taxes, in this and other states		15,996 01
All other payments, viz.: miscellaneous expenses		35,461 38
Aggregate cash expenditures		$450,987 46

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1890	$80,113,331	$759,982 62
Written during the year	71,050,000	549,500 35
Total	$151,163,331	$1,309,482 97
Deduct expirations	54,590,183	510,454 96
In force at the end of the year	$96,573,148	$798,998 01
Deduct amount re-insured	3,373,804	33,543 33
Net amount in force December 31, 1890	$93,199,344	$765,454 68

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$6,699,559
Total amount of *cash* dividends declared since the company commenced business	1,731,210
Total amount of the company's stock owned by the directors at par value	46,950
Losses paid from organization to date	2,474,658
Dividends declared payable in *stock* from organization	600,000
Losses incurred during the year, fire	206,527

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks
Fire risks taken	$713,830 00
Premiums received	7,756 86
Losses paid	348 05
Total losses incurred during the year in the State of Michigan	368 05

AMERICAN CENTRAL INSURANCE COMPANY.

MISSOURI.

HOME OFFICE, No. 415 LOCUST ST., ST. LOUIS.

(Incorporated February, 1853; Commenced business, February, 1853.)

GEO. T. CRAM, *President.* - - - - - - - - CHAS. CHRISTENSEN, *Secretary.*

Attorney for Michigan, JULIUS STOLL, of Detroit.

CAPITAL.

Capital stock paid ..... $600,000.

ASSETS.

Real estate		$500,000 00
Loans on bond and mortgage of real estate (first liens)		11,000 00
Value of lands mortgaged	$18,000	
Buildings (insured for ($5,000)	5,000	
Total value of mortgaged premises	$23,000	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
BONDS:			
State of Missouri	$90,000 00	$100,000 00	
St. Louis Merch's Bridge Co.	75,000 00	75,000 00	
North Missouri R'y, first mortgage	25,000 00	28,000 00	
Mo. Pacific R'y, sedond mortgage	25,000 00	25,000 00	
Laclede Gas Co.'s	23,000 00	20,000 00	
St. Louis County Park	15,000 00	18,000 00	
Jerseyville, Ills.	15,000 00	15,000 00	
Madison Co., Ills., Ferry	4,000 00	4,400 00	
DeSoto, Mo.	3,500 00	3,500 00	
Peirce City, Mo., School	2,800 00	2,800 00	
Lafayette Co., Mo., Funding	1,700 00	1,700 00	
Miss. Co. Mo., School	600 00	600 00	
STOCKS:			
National Bank of Commerce, St. Louis	180,000 00	270,000 00	
Commercial Bank, "	10,000 00	45,000 00	
Third National Bank, "	23,200 00	28,000 00	
Mechanics' Bank, "	11,100 00	22,000 00	
Boatmens' Bank, "	10,000 00	14,000 00	
St. Louis National Bank, "	5,000 00	8,000 00	
Laclede Gas Co., "	4,800 00	3,000 00	
Totals (carried out at market value)	$524,700 00	$684,000 00	$684,000 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $218,500		132,000 00
Cash in company's principal office, $5,974.71; cash in bank, $65,701.79		71,676 50
Gross premiums in due course of collection		73,405 38
Aggregate amount of all the available assets of the company		$1,472,081 88

LIABILITIES.

Amount of unpaid losses (of which $11,843.70 are resisted)		$42,721 82
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$210,283 80	
Re-insurance reserve *pro rata* on fire risks running more than one year	246,523 64	
Amount of reserve on all outstanding risks		456,806 94
Commissions and brokerage		11,010 80
Aggregate liabilities (except capital stock)		$510,539 56
Surplus as regards policy-holders	$961,542 32	
Capital stock	600,000 00	
Surplus over capital	$361,542 32	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$710,954 57	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	116,574 95	
Net amount of cash actually received for premiums		$594,379 62
Interest and dividends received on bonds and stocks, and from all other sources		38,501 41
Income from all other sources, viz.: rents		26,207 25
Aggregate cash income		$659,088 28

EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses	$310,042 62
Deduct amount actually received for salvages, $1,410.92; re-insurance, $22,136.27	23,547 19

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Net amount paid on losses (of which $39,591.18 belonged to prior years)	$286,495 43
Cash dividends actually paid	57,000 00
Paid or allowed during the year for commissions and brokerage	82,347 43
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	50,815 00
Paid state, national, and local taxes, in this and other states	13,425 49
All other payments, viz.: miscellaneous expenses	83,043 17
Aggregate cash expenditures	$573,126 52

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premium Thereon.*
In force December 31, 1889	$64,034,292	$839,226 16
Written during the year	54,876,589	690,342 70
Total	$118,910,881	$1,529,568 86
Deduct expirations	48,060,601	614,413 13
In force at the end of the year	$70,850,280	$915,155 73
Deduct amount re-insured	2,715,604	39,338 48
Net amount in force December 31, 1890	$68,134,676	$875,817 25

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$12,095,970 00
Total amount of *cash* dividends declared since the company commenced business	867,972 40
Total amount of company's stock owned by the directors at par value	64,275 00
Total amount loaned to officers and directors	132,000 00
Losses paid from organization to date	6,247,429 00
Dividends declared payable in *stock* from organization	81,250 00
Losses incurred during the year, fire	279,268 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,077,150 00
Premiums received	12,648 18
Losses paid	3,384 13
Total losses incurred during the year in the State of Michigan	3,384 13

AMERICAN FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 146 BROADWAY, NEW YORK CITY.

(Incorporated, April 30, 1857; commenced business, May 1, 1857.

DAVID ADEE, *President.* - - - - - - - - - - - WM. H. CROLIUS, *Secretary.*

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

CAPITAL.

Capital stock paid ..... $400,000.

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ASSETS.

Loans on bond and mortgage of real estate (first liens)		$24,220 00
Interest accrued on said mortgage loans		248 03
Value of Lands mortgaged	$38,280	
Buildings (insured for $24,220)	24,220	
Total value of mortgaged premises	$62,500	

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	Market Value.	
Bonds:			
United States 4 per cent registered	$300,000 00	$367,500 00	
Delaware and Hudson Canal Company's 7 per cent	50,000 00	51,750 00	
St Louis and Iron Mountain R. R. Company's 5 per cent	10,000 00	9,100 00	
West Shore Railroad 4 per cent	25,000 00	25,625 00	
Lake Gas Company's (Chicago)	30,000 00	31,200 00	
Stock:			
Consolidated Gas Company's	71,000 00	67,450 00	
Rennsselaer and Saratoga R. R. Company's	40,000 00	72,000 00	
National Bank of Commerce	10,000 00	19,800 00	
American Exchange National Bank	35,000 00	52,500 00	
Bank State of New York	6,000 00	6,900 00	
Merchants' National Bank	20,000 00	32,000 00	
Third National Bank	10,000 00	10,600 00	
Phœnix National Bank	4,000 00	5,600 00	
Mercantile Trust Company's	10,000 00	30,000 00	
Delaware & Hudson Canal Company's	30,000 00	39,600 00	
New York Central and Hudson River R. R. Company's	20,000 00	20,600 00	
Manhattan Railway Company's	50,000 00	49,000 00	
Western Union Telegraph Company's	50,000 00	38,750 00	
Delaware, Lackawanna and Western R. R. Company's	20,000 00	26,700 00	
Totals (carried out at market value)	$791,000 00	$956,675 00	956,675 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $275,937		199,200 00
Cash in company's principal office, $12,477.18; cash in bank, $22,885.84		35,363 02
Interest due and accrued on collateral loans		2,136 47
Gross premiums in due course of collection		128,077 12
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months		18,710 07
Due from other companies for re-insurance on losses already paid		633 17
Aggregate amount of all the available assets of the company		$1,365,262 88

Items not admitted as Available Assets.

Salvage	$200 00	

LIABILITIES.

Amount of unpaid losses		$44,875 39
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$298,256 65	
Re-insurance reserve *pro rata* on fire risks running more than one year	172,062 69	
Amount of reserve on all outstanding risks		470,319 34
Unpaid principal on scrip, $2,309; interest due to scrip-holders, $5,868.58		8,177 58
Due and accrued for salaries, rent, advertising, or agency expenses		2,250 00
Commissions and brokerage		21,082 56
Return premiums		12,224 83
Aggregate liabilities (except capital stock)		$558,929 70
Surplus as regards policy-holders	$806,333 18	
Capital stock	400,000 00	
Surplus over capital	$406,333 18	

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INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$941,882 89	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	185,152 47	
Net amount of cash actually received for premiums		$756,730 42
Interest received on bonds and mortgages		3,247 00
Interest and dividends received on bonds and stocks, and from all other sources		43,874 87
Aggregate cash income		$803,852 29

EXPENDITURES DURING THE YEAR.

	Fire Risks.	
Gross amount actually paid for losses	$428,263 98	
Deduct amount actually received for salvages, $4,917.65; re-insurance, $45,556.38	50,474 03	
	$377,789 95	
Net amount paid on losses (of which $48,172.39 belonged to prior years		$377,789 95
Cash dividends actually paid		40,000 00
Scrip, or certificate of profits redeemed in cash, and interest paid to scrip-holders		250 00
Paid or allowed during the year for commissions and brokerage		158,222 28
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		60,803 82
Paid state, national, and local taxes, in this and other states		10,607 98
All other payments, viz.: rent, $15,320; miscellaneous, $64,837.21		80,157 21
Aggregate cash expenditures		$727,831 24

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1889	$105,295,681	$830,336 70
Written during the year	101,690,220	940,881 66
Total	$206,985,901	$1,771,208 36
Deduct expirations	101,553,448	802,335 62
In force at the end of the year	$105,432,453	$969,872 74
Deduct amount re-insured	8,438,231	62,107 25
Net amount in force December 31, 1890	$96,994,222	$906,765 49

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$7,129,583
Total amount of *cash* dividends declared since the company commenced business	1,271,000
Total amount of the company's stock owned by the directors at par value	116,700
Total amount loaned to officers and stockholders	83,200
Losses paid from organization to date	2,817,099
Losses incurred during the year, fire	403,109

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,051,872 00
Premiums received	18,985 09
Losses paid	6,420 36
Total losses incurred during the year in the State of Michigan	8,419 54

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AMERICAN FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, NO. 308 & 310 WALNUT STREET, PHILADELPHIA.

(Incorporated February 28, 1810; commenced business, March 12, 1810.

THOS. H. MONTGOMERY, *President.* - - - - - - - RICHARD MARIS, *Secretary.*

Attorney for Michigan, L. H. FOX of Detroit.

CAPITAL.

Capital stock paid.....$500,000.

ASSETS.

Real estate		$234,490 05
Loans on bond and mortgage of real estate (first liens)		1,223,150 00
Interest due $3,626.50 and accrued, $19,073.70 on said mortgage loans; total		22,700 20
Value of lands mortgaged	$1,279,997	
Buildings (insured for $943,582)	1,535,000	
Total value of mortgaged premises	$2,814,997	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States currency	$30,000	$35,400 00	
Philadelphia and Reading R. R. Co.'s	112,000	89,880 00	
Northern Pacific R. R. Co.'s	40,000	46,100 00	
Pensylvania Car Trust	50,000	50,625 00	
Steubenville and Indiana R. R. Co.'s	50,000	54,000 00	
Pennsylvania R. R. Co.'s consolidated mortgage	20,000	23,000 00	
Pennsylvania R. R. Co.'s general mortgage	42,000	52,500 00	
Philadelphia, Wilmington & Baltimore R. R. Co.'s	10,000	10,500 00	
Belt Road and Stock Yard's	20,000	21,060 00	
Chicago and Western Indiana R. R.	29,000	32,981 85	
Philadelphia and Erie R. R.	20,000	22,100 00	
Shamokin Valley and Pottsville R. R.	20,000	25,000 00	
Lehigh Coal and Navigation Co.'s	20,000	21,600 00	
Northern Pacific R. R. Co.'s	50,000	61,000 00	
Virginia and Tennessee R. R. Co.'s	25,000	27,500 00	
State of Georgia	25,000	30,250 00	
Delaware and Chesapeake R. R. Co.'s	5,000	4,483 34	
Huntingdon and Broad Top Mountain R. R. Co.'s	10,000	9,950 00	
Borough of Bellefonte, Pennsylvania	500	535 00	
Corning, Cowanesque and Antrim R. R. Co.'s	20,000	21,000 00	
Philadelphia and Reading R. R. Co.'s	25,500	25,372 50	
Lehigh Valley R. R. Co.'s consolidated mortgage	51,000	63,750 00	
Mortgage Trust Co. of Pennsylvania, debenture	25,000	25,625 00	
Middlesex Banking Co. debenture	25,000	25,525 00	
Richmond, Fredericksburg and Potomac R. R.	35,000	35,787 50	
Philadelphia and Reading R. R. Co.'s first preference	20,000	11,150 00	
Philadelphia and Reading R. R. Co.'s second preference	2,000	720 00	
Philadelphia and Reading R. R. Co.'s third preference	5,000	1,225 00	
Allegheny Valley R. R. Co.'s	10,000	10,900 00	
Northern Central R. R. Co.'s consolidated mortgage	30,000	34,500 00	
New York and Long Branch R. R. Co.'s	15,000	16,650 00	
Northern Pacific and Montana R. R.	30,000	30,450 00	
Pennsylvania and New York Canal and R. R.	50,000	55,000 00	
City of Portland water bonds	50,000	57,500 00	
N. W. Guaranty Loan Co. debenture	15,000	15,175 00	
Lehigh Valley Railway Co.	25,000	25,875 00	
Lehighton water	5,000	5,062 50	
Totals (carried out at market value)	$1,017,000	$1,079,732 69	1,079,732 69

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $205,940		$159,900 00
Cash in company's principal office, $32,699.55; cash in bank, $136,690.49		169,390 04
Interest due and accrued on collateral loans		2,160 11
Net premiums in due course of collection		50,463 57
Rents due and accrued		8,407 41
Aggregate amount of the available assets of the company		$2,950,394 07
Deduct special deposits in other states		75,000 00
Total admitted assets		$2,875,394 07

LIABILITIES.

Amount of unpaid losses (of which $25,417.18 are resisted)		$272,494 87
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$685,449 24	
Re-insurance reserve *pro rata* on fire risks running more than one year	537,294 07	
Amount of reserve on all outstanding risks		1,222,743 31
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		540,053 17
Cash dividends declared, due or to become due		400 00
Adjustment expenses, etc.		2,189 40
Aggregate liabilities (except capital stock)		$2,037,880 75
Surplus as regards policy-holders	$837,513 32	
Capital stock	500,000 00	
Surplus over capital	$337,513 32	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$2,257,497 58	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	312,332 39	
Net amount of cash actually received for premiums		$1,945,165 19
Interest received on bonds and mortgages		58,104 95
Interest and dividends received on bonds and stocks, and from all other sources		62,413 54
Income from all other sources, viz.: rents, policies surveys and transfers, gain on perpetual policies canceled, gain by sale of bonds, etc.		25,743 03
Net perpetual premiums for 1890		35,296 77
Deposit premiums received for perpetual fire risks (carried inside)	$47,572 03	
Aggregate cash income		$2,126,723 48

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $177,327.65 belonged to prior years)	$1,075,266 93
Cash dividends actually paid	49,600 00
Paid or allowed during the year for commissions and brokerage	396,875 51
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	240,173 91
Paid state, national, and local taxes, in this and other states	39,804 71
All other payments, viz.: miscellaneous expenses	13,895 10
Aggregate cash expenditures	$1,815,616 16

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$180,778,737	$2,135,151 02
Written during the year	245,836,199	2,286,253 36
Total	$426,614,936	$4,421,404 38
Deduct expirations	195,620,267	1,930,448 35
In force at the end of the year	$230,994,669	$2,490,956 03
Deduct amount re-insured	10,057,585	95,887 39
Net amount in force December 31, 1890	$220,937,084	$2,395,068 64

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$19,566,529
Total amount of *cash* dividends declared since the company commenced business	2,520,975
Total amount of the company's stock owned by the directors at par value	21,800
Losses paid from organization to date	11,181,474
Losses incurred during the year, fire	1,170,434

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*
Georgia	$25,000
Oregon	50,000
Total	$75,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$5,083,744 00
Premiums received	79,180 60
Losses paid	64,937 74
Total losses incurred during the year in the State of Michigan	65,468 00

ARTISANS' INSURANCE COMPANY,

PENNSYLVANIA.

HOME OFFICE, CORNER WOOD STREET AND THIRD AVENUE, PITTSBURG.

(Incorporated March 31, 1866; commenced business July 2, 1866.)

A. J. BARR, *President.* - - - - - - - - - - CHARLES P. SMITH, *Secretary.*

Attorney for Michigan, PETER SCHULTE, Detroit.

CAPITAL.

Capital stock paid ..... $100,000.

ASSETS.

Real estate	$11,650 00
Loans on bond and mortgage of real estate (first liens), of which $5,500 is in process of foreclosure	95,435 79
Interest due $720, and accrued, $1,413.06 on said mortgage loans; total	2,133 06

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Value of lands mortgaged	$127,050	
Buildings (insured for $56,750)	94,800	
Total value of mortgaged premises	$221,850	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
Eagle Cotton Mill Co.'s stock	$700 00	$700 00	
P. C. & St. L. R. R. registered bonds	6,000 00	7,080 00	
Totals (carried out at market value)	$6,700 00	$7,780 00	$7,780 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $17,750	12,300 00
Cash in company's principal office, $464.99; cash in bank, $13,935.28	14,400 27
Interest due and accrued on stocks, not included in "market value"	175 00
Interest due and accrued on collateral loans	146 47
Gross premiums in due course of collection	3,519 40
Rents due and accrued	220 00
Interest accrued on savings bank deposit	46 46
Aggregate amount of all the available assets of the company	$147,806 45

LIABILITIES.

Amount of unpaid losses		$5,007 59
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$8,540 98	
Re-insurance reserve *pro rata* on fire risks running more than one year	12,468 64	
Amount of reserve on all outstanding risks		21,009 62
Cash dividends declared, due or to become due		221 50
Due and accrued for salaries, rent, advertising, or agency expenses		100 00
Commissions and brokerage		70 00
Aggregate liabilities (except capital stock)		$26,408 71
Surplus as regards policy-holders	$121,397 74	
Capital stock	100,000 00	
Surplus over capital	$21,397 74	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$28,677 36	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	4,765 93	
Net amount of cash actually received for premiums		$23,911 43
Interest received on bonds and mortgages		4,564 30
Interest and dividends received on bonds and stocks, and from all other sources		516 90
Income from all other sources, viz.: rents		984 96
Aggregate cash income		$29,977 59

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $1,384.78 belong to prior years),	$6,317 55
Cash dividends actually paid	5,778 50
Paid or allowed during the year for commissions and brokerage	2,762 43
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	5,113 15
Paid state, national and local taxes, in this and other states	529 50
All other payments, viz.: rent and miscellaneous expenses	2,963 30
Aggregate cash expenditures	$23,464 43

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$3,219,473	$37,206 50
Written during the year	2,710,586	29,377 78
Total	$5,930,059	$66,584 28
Deduct expirations	2,426,819	26,798 63
In force at the end of the year	$3,503,240	$39,785 65
Deduct amount re-insured	185,492	2,483 55
Net amount in force December 31, 1890	$3,317,748	$37,302 10

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$558,650
Total amount of *cash* dividends declared since the company commenced business	233,000
Total amount of the company's stock owned by the directors at par value	41,600
Losses paid from organization to date	244,099
Losses incurred during the year, fire	9,940
Loaned to stockholders not officers	6,500

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$113,395 00
Premiums received	1,171 81
Losses paid	829 60
Total losses incurred during the year in the State of Michigan	1,738 07

AURORA FIRE AND MARINE INSURANCE COMPANY.

OHIO.

HOME OFFICE, CINCINNATI.

(Incorporated January 1, 1871; commenced business April 8, 1871.)

C. KREHBIEL, *President.* - - - - - - - - - - FRANK BREILING, *Secretary.*

Attorney for Michigan, WILLIAM PARKINSON, of Detroit.

CAPITAL.

Capital stock paid ..... $100,000.

ASSETS.

Real estate		$8,266 00
Loans on bond and mortgage of real estate (first liens)		13,648 46
Interest due and accrued on said mortgage loans; total		159 72
Value of lands mortgaged	$33,070	
Buildings (insurred for $5,700)	21,900	
Total value of mortgaged premises	$54,970	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States registered bonds	$75,000 00	$91,687 50	
Cincinnati Street Railway, stock	15,000 00	16,387 50	
Cincinnati Gas Light and Coke Co., stock	16,000 00	32,400 00	
Cincinnati Electric Light Co., stock	1,125 00	1,462 50	
Cincinnati Union Stock Yards Co., stock	5,000 00	3,350 00	
Totals (carried out at market value)	$112,125 00	$145,287 50	$145,287 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $5,900	4,000 00
Cash in company's principal office, $559.88; cash in bank, $3,176.63	3,736 51
Net premiums in due course of collection	7,139 09
Due from other companies for re-insurance on losses already paid	32 17
Rents	30 00
Aggregate amount of all the available assets of the company	$182,299 45

LIABILITIES.

Amount of unpaid losses		$4,334 06
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy	$30,386 82	
Re-insurance reserve *pro rata* on fire risks running more than one year	38,179 99	
Amount of reserve on all outstanding risks		68,566 81
Cash dividends declared, due or to become due		66 62
Aggregate liabilities (except capital stock)		$72,967 49
Surplus as regards policy-holders	$109,331 96	
Capital stock	100,000 00	
Surplus over capital	$9,331 96	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$102,577 20	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	10,631 51	
Net amount of cash actually received for premiums		$91,945 69
Interest received on bonds and mortgages		1,191 13
Interest and dividends received on bonds and stocks, and from all other sources		5,483 65
Aggregate cash income		$98,620 47

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$32,596 86	
Deduct amount actually received for salvages and re-insurance,	619 75	
Net amount paid on losses		$31,977 11
Cash dividends actually paid		4,729 67
Resisted loss paid		1,461 22
Paid or allowed during the year for commissions and brokerage		23,239 20
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		6,540 95
Paid state, national and local taxes in this and other states		1,034 72
All other payments, viz.: miscellaneous expenses		13,397 08
Aggregate cash expenditures		$82,379 95

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$9,454,781	$108,698 29
Written during the year	8,788,814	103,271 96
Total	$18,243,595	$211,970 25
Deduct expirations	6,436,324	75,158 31
In force at the end of the year	$11,807,271	$136,811 94
Deduct amount re-insured	379,804	4,740 53
Net amount in force December 31, 1890	$11,427,467	$132,071 41

GENERAL INTERROGATORIES.

Total amount of preminms received from the organization of the company to date	$1,425,662
Total amount of *cash* dividends declared since the company commenced business	142,034
Total amount of the company's stock owned by the directors at par value	32,940
Total amount loaned to officers and directors	4,949
Losses paid from organization to date	673,687
Losses incurred during the year, fire	36,931
Loaned to stockholders not officers	6,947

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$656,184 00
Premiums received	7,317 12
Losses paid	1,402 05
Total losses incurred during the year in the State of Michigan	1,402 05

BROADWAY INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NEW YORK CITY.

(Incorporated December, 1849; commenced business, December, 1849.)

E. B. MAGNUS, *President.* . . . . . GEO. W. JONES, *Secretary.*

Attorney for Michigan, PETER SCHULTE, of Detroit.

CAPITAL.

Capital stock paid.....$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	$1,800 00
Interest due on said mortgage loans	37 50

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*
United States	$200,000	$248,000
Western Union Trust	10,000	10,000

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STOCKS:	Par Value.	Market Value.	
Morris & Essex R. R.	$10,000	$15,500	
New York L. & W. R. R.	50,000	57,500	
Chicago & N. W. R. R.	45,000	47,700	
Illinois Central R. R.	20,000	20,000	
L. S. & M. S. R. R.	20,000	21,300	
Totals (caried out at market value)	$355,000	$420,000	$420,000 00

Cash in company's principal office, $423.84; cash in bank, $25,644.20	26,068 04
Interest due and accrued on stocks, not included in "market value"	8,334 00
Gross premiums in due course of collection	21,803 30
Aggregate amount of all the available assets of the company	$478,042 84

LIABILITIES.

Amount of unpaid losses		$3,750 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$32,768 14	
Re-insurance reserve *pro rata* on fire risks running more than one year	22,449 71	
Amount of reserve on all outstanding risks		55,217 85
Commissions and brokerage		3,924 60
Aggregate liabilities (except capital stock)		$62,892 45
Surplus as regards policy-holders	$415,150 39	
Capital stock	200,000 00	
Surplus over capital	$215,150 39	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$125,925 63	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	12,427 00	
Net amount of cash actually received for premiums		$103,498 63
Interest received on bonds and mortgages		90 00
Interest and dividends received on bonds and stocks, and from all other sources		21,149 65
Aggregate cash income		$124,738 28

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$36,461 61	
Deduct amount actually received for salvages and re-insurance	1,194 72	
Net amount paid on losses (of which $6,916.41 belonged to prior years)		$35,266 89
Cash dividends actually paid		22,000 00
Paid or allowed during the year for commissions and brokerage		23,436 52
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		11,969 73
Paid state, national, and local taxes, in this and other states		449 46
All other payments, viz.: general expenses		13,568 88
Aggregate cash expenditures		$106,691 48

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$16,215,840	$72,411 34
Written during the year	26,218,442	129,237 08
Total	$42,434,282	$201,648 42
Deduct expirations	21,080,592	94,523 84
In force at the end of the year	$21,353,690	$107,124 58
Deduct amount re-insured	1,243,798	5,713 69
Net amount in force December 31, 1890	$20,109,892	$101,410 89

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,085,117
Total amount of *cash* dividends declared since the company commenced business	1,226,000
Total amount of the company's stock owned by the directors at par value	52,875
Losses paid from organization to date	567,685
Losses incurred during the year, fire	32,867

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risk taken	$307,997 00
Premiums received	2,710 77
Losses paid	332 35
Total losses incurred during the year in the State of Michigan	332 35

BOYLSTON INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, BOSTON.

(Incorporated, December 26, 1872: commenced business, January 8, 1873.)

J. W. BALCH, *President.* - - - - - - - - - - WASHINGTON GLOVER, *Secretary.*

Attorney for Michigan, BYRON WHITAKER, of Detroit.

CAPITAL.

Capital stock paid ..... $557,200.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$209,800 00
Interest accrued on said mortgage loans		2,639 33
Value of lands mortgaged	$291,800	
Buildings (insured for $224,600)	206,000	
Total value of mortgaged premises	$497,800	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Stocks:			
Merchants' National Bank	$25,000 00	$37,500 00	
State National Bank	20,000 00	25,200 00	
National Bank of the Republic	30,000 00	48,300 00	
Washington National Bank	30,000 00	36,600 00	
Columbian National Bank	30,000 00	33,900 00	
Tremont National Bank	20,000 00	22,800 00	
Revere National Bank	6,700 00	8,576 00	
New England National Bank	1,700 00	2,890 00	
Boston & Albany R. R. Co.	5,700 00	11,172 00	
Boston & Providence R. R. Co.	15,000 00	37,200 00	
Fitchburg R. R. Co.	35,000 00	29,750 00	
Bonds:			
Oregon Railway & Navigation Co.	10,000 00	9,300 00	
Kansas City, Memphis & Birmingham R'y	25,000 00	24,000 00	
Atchison new 4 per cent	25,000 00	19,500 00	
Atchison new income	10,000 00	4,800 00	
Duluth, South Shore & Atlantic R. R.	25,000 00	23,750 00	
Chicago, Burlington & Quincy	30,000 00	28,700 00	
Old Colony R. R.	25,000 00	26,500 00	
Cedar Rapids & Mo. River R. R.	31,000 00	35,180 00	
New England Mortgage Security Co.	10,000 00	9,500 00	
Metropolitan Tel. & Tel. Co.	8,000 00	8,400 00	
Utah & Northern R. R.	8,000 00	7,440 00	
City of Cairo	1,100 00	1,100 00	
Boston & Albany R. R. Co. Rights	.....	3,268 00	
Atchison gold bonds scrip	100 00	121 68	
Totals (carried out at market value)	$427,800 00	$493,447 68	$493,447 68
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $158,340			114,100 00
Cash in company's principal office, $7,110.32; cash in bank, $37,114.40			44,224 72
Interest due and accrued on stocks, not included in "market value"			1,754 35
Interest due and accrued on collateral loans			1,356 32
Gross premiums in due course of collection			42,059 61
Bills receivable, *not matured*, taken for marine, or inland risks			14,712 12
Aggregate amount of all the available assets of the company			$924,094 13

LIABILITIES.

Amount of unpaid losses		$23,529 68
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$99,544 23	
Re-insurance reserve *pro rata* on fire risks running more than one year	109,505 94	
Re-insurance reserve at 100 per cent on all unexpired marine risks	15,709 05	
Amount of reserve on all outstanding risks		224,759 22
Interest due to scrip-holders		1,543 50
Commissions and brokerage		8,117 83
Return premiums		3,668 92
Re-insurance, $1,742.39; incidentals, $2,679.11		4,421 50
Aggregate liabilities (except capital stock)		$266,040 65
Surplus as regards policy-holders	$658,053 48	
Capital stock	557,200 00	
Surplus over capital	$100,853 48	

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums	$311,666 42	$34,970 55
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	49,345 81	3,870 39
	$262,320 61	$31,100 16

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Net amount of cash actually received for premiums		$293,420 77
Interest received on bonds and mortgages		8,211 51
Interest and dividends received on bonds and stocks, and from all other sources		27,763 08
Bills and notes received during the year for premiums remaining unpaid (carried inside): fire	$42,059 61	
Marine and inland	14,712 12	
Aggregate cash income		$329,395 36

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$149,047 82	$31,402 98	
Net amount paid on losses (of which $5,000 belonged to prior years)			$180,450 80
Cash dividends actually paid			16,716 00
Interest paid to scrip-holders			76 90
Paid or allowed during the year for commissions and brokerage			56,492 10
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			28,700 00
Paid state, national, and local taxes, in this and other states			2,722 83
All other payments, viz.: rent and miscellaneous expenses			28,294 57
Aggregate cash expenditures			$313,453 20

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$35,304,247	$398,002 20	$229,305	$12,058 67
Written during the year	30,192,465	321,050 12	5,060,177	37,301 55
Total	$65,496,712	$719,052 32	$5,289,482	$49,360 22
Deduct expirations	26,961,890	281,529 86	4,997,497	32,973 67
In force at the end of the year	$38,534,822	$437,522 46	$291,985	$16,386 55
Deduct amount re-insured	2,689,728	32,565 58	13,072	677 50
Net amount in force December 31, 1890	$35,845,094	$404,956 88	$278,913	$15,709 05

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$6,241,268
Total amount of *cash* dividends declared since the company commenced business	848,376
Total amount of the company's stock owned by the directors at par value	18,600
Total amount loaned to officers and directors	11,100
Losses paid from organization to date	3,742,898
Losses incurred during the year, fire, marine and inland	179,467

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,518,881 00
Premiums received	24,831 85
Losses paid	9,974 34
Total losses incurred during the year in the State of Michigan	9,118 80

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BUFFALO GERMAN INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 447 MAIN STREET, BUFFALO.

(Incorporated, February 15, 1867; commenced business, February 16, 1867.)

PHILIP BECKER, *President.* - - - - - - - - - OLIVER J. EGGERT, *Secretary.*

Attorney for Michigan, KARL SCHMEMANN, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate			$300,000 00
Loans on bond and mortgage of real estate (first liens)			509,921 43
Interest due $2,528.72, and accrued, $275 on said mortgage loans; total			2,803 72
Value of lands mortgaged		$782,156 00	
Buildings (insured for $373,769)		643,130 00	
Total value of mortgaged premises		$1,425,286 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
City of Buffalo bonds	$242,500 00	$242,500 00	
City of Buffalo warrants	18,778 31	18,778 31	
Buffalo & South Western R. R. Co. bonds	36,250 00	36,250 00	
Tonawanda Gas Co. bonds	25,000 00	25,000 00	
Totals (carried out at market value)	$322,528 31	$322,528 31	322,528 31

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $206,695	151,000 00
Cash in company's principal office, $1,018.70; cash in bank, $112,941.56	113,960 26
Interest due and accrued on stocks, not included in "market value"	1,706 25
Interest due and accrued on collateral loans	95 00
Gross premiums in due course of collection	59,567 74
Bills receivable, *not matured*, taken for fire risks	9,016 69
Rents due and accrued	1,597 31
Aggregate amount of all the available assets of the company	$1,472,196 71

LIABILITIES.

Amount of unpaid losses (of which $1,000 are resisted)		$27,222 26
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$155,048 47	
Re-insurance reserve *pro rata* on fire risks running more than one year	189,018 96	
Amount of reserve on all outstanding risks		344,067 43
Commissions and brokerage		11,095 56
Aggregate liabilities (except capital stock)		$382,385 25

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Surplus as regards policy-holders	$1,089,811 46
Capital stock	200,000 00
Surplus over capital	$889,811 46

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$532,222 42	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	102,124 46	
Net amount of cash actually received for premiums		$430,097 96
Interest received on bonds and mortgages		24,635 59
Interest and dividends received on bonds and stocks, and from all other sources		20,119 11
Income from all other sources, viz.: rents, $17,640,31; brokerage, $2,746.32		20,386 63
Aggregate cash income		$495,239 29

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$211,751 14	
Deduct amount actually received for salvages, $763.28; reinsurance, $3,655.96	4,419 24	
Net amount paid on losses (of which $17,410.14 belonged to prior years)		$207,331 90
Cash dividends actually paid		40,000 00
Paid or allowed during the year for commissions and brokerage		94,020 78
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		21,939 89
Paid state, national, and local taxes, in this and other states		7,788 60
All other payments, viz.: general expenses		31,532 81
Aggregate cash expenditures		$402,613 98

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$61,477,079	$642,137 91
Written during the year	50,149,803	536,877 15
Total	$111,626,882	$1,179,015 06
Deduct expirations	46,623,362	492,508 02
In force at the end of the year	$65,003,520	$686,507 04
Deduct amount re-insured	1,760,726	15,573 51
Net amount in force December 31, 1890	$63,242,794	$670,933 53

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$6,076,981
Total amount of *cash* dividends declared since the company commenced business	665,925
Total amount of the company's stock owned by the director's at par value	60,500
Total amount loaned to officers and directors	168,700
Losses paid from organization to date	3,027,084
Losses incurred during the year, fire	216,144
Loaned to stockholders not officers	36,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,404,287 00
Premiums received	26,686 90
Losses paid	15,578 18
Total losses incurred during the year in the State of Michigan	15,194 13

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CALIFORNIA INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, SAN FRANCISCO.

(Incorporated February, 1861; commenced business February, 1861.)

L. L. BROMWELL, *President.* - - - - - - - - - W. H. C. FOWLER, *Secretary.*

Attorney for Michigan, GEORGE W. CHANDLER, of Detroit.

CAPITAL.

Capital stock paid ..... $600,000.

ASSETS.

Real estate		$106,000 00
Loans on bond and mortgage of real estate (first liens)		149,923 41
Interest due on said mortgage loans		570 00
Value of lands mortgaged	$522,000	
Buildings (insured for $38,500)	213,350	
Total value of mortgaged premises	$735,350	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
North Pacific R. R.	$34,000 00	$39,270 00	
California Street Cable	25,000 00	25,500 00	
Oakland Gas	25,000 00	25,750 00	
Pacific Rolling Mill	8,000 00	8,240 00	
San Diego Gas and Electric Light	25,000 00	25,750 00	
Spring Valley Water	10,000 00	12,000 00	
United States	50,000 00	62,000 00	
California Dry Dock	4,000 00	4,170 00	
STOCKS:			
Bank of California	27,500 00	77,275 00	
California Wire Works	10,000 00	5,000 00	
First National Bank	30,000 00	51,000 00	
Grangers' Bank	20,000 00	21,400 00	
London, Paris and American Bank	20,000 00	25,000 00	
Oakland Bank, Savings	27,550 00	38,570 00	
Oakland Gas Light and Heat	8,000 00	13,800 00	
Pacific Rolling Mill	40,000 00	36,100 00	
Safe Deposit Trust	15,000 00	7,500 00	
San Francisco Gas	16,000 00	9,520 00	
Spring Valley Water	25,000 00	23,625 00	
Wells, Fargo & Co.	20,000 00	28,000 00	
Totals (carried out at market value)	$440,050 00	$539,470 00	539,470 00

Cash in company's principal office, $4,070.98; cash in bank, $304,778.86	308,849 84
Interest due and accrued on stocks, not included in "market value"	1,330 00
Gross premiums in due course of collection	143,433 71
Bills receivable, *not matured*, taken for fire, marine, or inland risks	35,102 28
Aggregate amount of the available assets of the company	$1,284,679 24
Deduct special deposit in Oregon	50,000 00
Total admitted assets	$1,234,679 24

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LIABILITIES.

Amount of unpaid losses (of which $5,450 are resisted)		$68,711 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less from date of policy	$256,275 90	
Re-insurance reserve *pro rata* on fire risks running more than one year	165,888 81	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	89,752 82	
Amount of reserve on all outstanding risks		511,917 53
Commissions and brokerage		6,821 51
Aggregate		$587,450 04
Deduct liabilities on special deposits		11,209 92
Net liabilities (except capital stock)		$576,240 12
Surplus as regards policy-holders	$658,439 12	
Capital stock	600,000 00	
Surplus over capital	$58,439 12	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$799,227 23	$258,504 03	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	171,942 45	129,885 93	
	$627,284 78	$128,618 10	
Net amount of cash actually received for premiums			$755,902 88
Interest received on bonds and mortgages			4,553 79
Interest and dividends received on bonds and stocks, and from all other sources			41,316 06
Income from all other sources, viz.: rents, $15; profit on sale of securities, $5,523.98			5,538 98
Aggregate cash income			$807,311 71

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$330,190 05	$102,881 30	
Net amount paid on losses (of which $92,207.56 belonged to prior years)			$433,071 35
Cash dividends actually paid			54,000 00
Paid or allowed during the year for commissions and brokerage			139,280 40
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			56,110 63
Paid state, national, and local taxes, in this and other states			17,765 42
All other payments, viz.: miscellaneous expenses			77,381 58
Aggregate cash expenditures			$777,609 38

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$50,846,107	$725,603 78	$2,987,949	$138,609 75
Written during the year	60,109,706	820,064 54	11,454,852	253,042 16
Total	$110,955,813	$1,545,668 27	$14,442,801	$391,651 91
Deduct expirations	49,180,798	672,924 39	11,585,223	250,385 64
In force at the end of the year	$61,775,015	$872,743 88	$2,857,578	$141,266 27
Deduct amount re-insured	4,323,080	69,827 34	972,301	51,513 45
Net amount in force December 31, 1890	$57,451,935	$802,916 54	$1,885,277	$89,752 82

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$7,903,857
Total amount of *cash* dividends declared since the company commenced business	1,312,200
Total amount of company's stock owned by the directors at par value	69,700
Losses paid from organization to date	4,121,173
Losses incurred during the year, fire, marine and inland	408,125

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein.

Name States and Countries.	*Deposits.*	*Liabilities.*
Oregon	$50,000 00	$11,209 92

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,255,346 00
Premiums received	24,893 57
Losses paid	13,136 33
Total losses incurred during the year in the State of Michigan	15,870 55

CITIZENS' INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 156 BROADWAY, NEW YORK CITY.

(Incorporated April 1836; commenced business, April, 1837.)

EDWARD A. WALTON, *President.* - - - - - - - FRANK M. PARKER, *Secretary.*

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

CAPITAL.

Capital stock paid ..... $300,000.

ASSETS.

Real estate		$131,000 00
Loans on bond and mortgage of real estate (first liens)		76,500 00
Interest due, $726; and accrued, $363.67 on said mortgage loans; total		1,089 67
Value of lands mortgaged	$102,000	
Buildings (insured for $37,400)	56,500	
Total value of mortgaged premises	$158,500	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*
United States 4 per cent registered bonds	$40,000 00	$48,400 00
Lake Shore and Michigan Southern R. R. bonds	50,000 00	60,500 00
Union Trust Company stock	10,000 00	78,500 00
National Citizens' bank stock	29,925 00	50,872 50
National Bank of Commerce stock	10,000 00	19,500 00
National Bank of the Republic stock	5,000 00	9,500 00

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	Par Value.	Market Value.	
Union Pacific R. R. stock	$20,000 00	$8,800 00	
N. Y. Central and Hudson River R. R. stock	20,000 00	20,300 00	
Missouri, Kansas and Texas general consolidated 6 per cent certificates	10,000 00	7,000 00	
Virginia bonds	10,000 00	750 00	
Consolidated Gas Company stock	20,000 00	18,800 00	
Oregon Short Line & Utah Northern R. R. bonds	2,000 00	1,580 00	
Richmond & Danville R. R. bonds	10,000 00	10,000 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R. preferred stock	10,000 00	9,300 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R. common stock	20,000 00	12,000 00	
Lake Shore and Michigan Southern R. R. stock	20,000 00	21,300 00	
Totals (carried out at market value)	$286,925 00	$377,702 50	$377,702 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $493,600	390,850 00
Cash in company's principal office, $11,857.41; cash in bank, $55,697.75	67,555 16
Interest due and accrued on stocks, not included in "market value"	4,847 37
Interest due and accrued on collateral loans	2,903 83
Gross premiums in due course of collection	73,339 01
Unpaid premiums payable direct to home office by assured, or policies issued therefrom within three months	20,840 67
Rents due and accrued	1,232 50
Due from other companies for re-insurance on losses already paid	543 81
Aggregate amount of the available assets of the company	$1,148,404 52
Deduct special deposits in other states	40,000 00
Total admitted assets	$1,108,404 52

LIABILITIES.

Amount of unpaid losses (of which $8,490.77 are resisted)		$38,972 88
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$255,310 51	
Re-insurance reserve *pro rata* on fire risks running more than one year	241,404 43	
Amount of reserve on all outstanding risks		496,714 94
Cash dividends declared, due or to become due		436 70
Due and accrued for salaries, rent, advertising or agency expenses		1,500 00
Commissions and brokerage		14,522 17
Return premiums		700 00
Aggregate		$552,846 69
Deduct liabilities on special deposits		8,860 27
Net liabilities (except capital stock)		$543,986 42
Surplus as regards policy-holders	$564,418 10	
Capital stock	300,000 00	
Surplus over capital	$264,418 10	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$765,818 64	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	102,249 25	
Net amount of cash actually received for premiums		$663,569 39
Interest received on bonds and mortgages		3,394 91
Interest and dividends received on bonds and stocks, and from all other sources		32,198 33
Income from all other sources, viz.: rents		5,035 84
Aggregate cash income		$704,198 47

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$401,658 85	
Deduct amount actually received for salvages, $3,340.41; re-insurance, $12,979.21	16,319 62	
Net amount paid on losses (of which $55,321.56 belonged to prior years)		$385,339 23
Cash dividends actually paid		29,742 15
Paid or allowed during the year for commissions and brokerage		135,107 40
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		49,009 00
Paid state, national, and local taxes, in this and other states		16,518 60
All other payments, viz.: Rents and miscellaneous expenses		93,993 70
Aggregate cash expenditures		$709,710 08

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$115,405,253	$950,873 11
Written during the year	92,081,889	765,141 40
Total	$207,487,142	$1,716,014 51
Deduct expirations	83,916,837	716,594 60
In force at the end of the year	$123,570,305	$999,419 91
Deduct amount re-insured	3,646,024	31,304 14
Net amount in force December 31, 1890	$119,924,281	$968,115 77

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$11,980,042
Total amount of *cash* dividends declared since the company commenced busines	1,350,550
Total amount of the company's stock owned by the directors at par value	71,640
Losses paid from organization to date	5,920,937
Losses incurred during the year, fire	388,149
Loaned to stockholders not officers	60,900

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Georgia	$25,000 00	$5,284 90
Virginia	15,000 00	3,575 37
Totals	$40,000 00	$8,860 27

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,315,114 00
Premiums received	18,964 93
Losses paid	7 228 67
Total losses incurred during the year in the State of Michigan	8,083 67

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CITIZENS' INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, PITTSBURGH.

(Incorporated March, 1849; commenced business March, 1850.)

WM. G. JOHNSTON, *President*. . . . . J. R. SNIVELY, *Secretary*

Attorney for Michigan, A. C. BLODGET, of Detroit.

CAPITAL.

Capital stock paid ..... $500,000.

ASSETS.

Real estate		$106,000 00
Loans on bond and mortgage of real estate (first liens)		285,770 00
Interest accrued on said mortgage loans		3,456 10
Value of lands mortgaged	$398,600 00	
Buildings (insured for $219,800)	219,800 00	
Total value of mortgaged premises	$618,400 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
Allegheny County Compromise	$1,000 00	$1,300 00	
Pittsburgh & Birmingham Passenger Railway	1,500 00	1,675 00	
Howard Sub. District School	3,000 00	3,000 00	
Sixth Ward Sub. District School	5,000 00	6,450 00	
German Evangelical Protestant Church	5,000 00	5,400 00	
Point Bridge	4,500 00	4,900 00	
Pittsburgh New Castle and Lake Erie Railway	8,000 00	9,200 00	
H. C. Frick Coke Co.	10,000 00	10,250 00	
STOCKS:			
Safe Deposit Company	5,000 00	7,000 00	
Allegheny Bridge Co.	6,250 00	12,500 00	
Pittsburgh, McKeesport & Youghiogheny Railway	10,000 00	12,000 00	
First National Bank, of Allegheny	10,000 00	16,500 00	
First National Bank, of Pittsburgh	8,400 00	14,448 00	
Marine National Bank, of Pittsburgh	13,300 00	14,630 00	
Allegheny National Bank, of Pittsburgh	10,000 00	13,200 00	
Duquesne National Bank, of Pittsburgh	16,500 00	28,215 00	
Mechanics' National Bank, of Pittsburgh	1,250 00	3,000 00	
Metropolitan National Bank, of Pittsburgh	10,000 00	11,000 00	
Merchants and Manufacturers' National Bank, of Pittsburgh	3,000 00	4,200 00	
Masonic Bank, of Pittsburgh	5,000 00	6,500 00	
German National Bank, of Allegheny	2,500 00	4,375 00	
Citizens' National Bank, of Pittsburgh	6,250 00	8,250 00	
Third National Bank, of Pittsburgh	15,500 00	27,900 00	
Iron City National Bank, of Pittsburgh	8,000 00	14,880 00	
Exchange National Bank, of Pittsburg	2,750 00	4,675 00	
Guarantee Co. of North America	250 00	275 00	
Allegheny Insurance Co.	1,000 00	1,000 00	
Birmingham Insurance Co.	4,500 00	4,500 00	
Monongahela Insurance Co.	1,250 00	1,000 00	
New York and Cleveland Gas Coal	750 00	525 00	
Eagle Cotton Mills	1,000 00	300 00	
Totals (carried out at market value)	$180,450 00	$253,048 00	253,048 00

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Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $78,618		$51,193 40
Cash in company's principal office, $1,033.99; cash in bank $25,052.47		26,086 46
Interest due and accrued on stocks, not included in "market value"		725 81
Gross premiums in due course of collection		27,792 63
Aggregate amount of all the available assets of the company		$754,072 40

LIABILITIES.

Amount of unpaid losses		$23,586 03
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$100,708 61	
Re-insurance reserve *pro rata* on fire risks running more than one year	71,839 94	
Amount of reserve on all outstanding risks		172,543 55
Due and accrued for salaries, rent, advertising, or agency expenses		654 53
Commissions and brokerage		4,166 31
Taxes		1,500 00
Aggregate liabilities (except capital stock)		$202,450 42
Surplus as regards policy-holders	$551,621 98	
Capital stock	500,000 00	
Surplus over capital	$51,621 98	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$299,537 97	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	44,525 88	
Net amount of cash actually received for premiums		$255,012 09
Interest received on bonds and mortgages		16,950 76
Interest and dividends received on bonds and stocks, and from all other sources		15,577 36
Income from all other sources, viz.: rents		5,568 66
Aggregate cash income		$293,108 87

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$159,102 59	
Deduct amount actually received for re-insurance	7,301 76	
Net amount paid on losses (of which $27,517.79 belonged to prior years)		$151,800 83
Cash dividends actually paid		20,000 00
Paid or allowed during the year for commissions and brokerage		52,361 73
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		18,339 84
Paid state, national, and local taxes, in this and other states		6,740 87
All other payments, viz.: miscellaneous expenses		20,123 46
Aggregate cash expenditures		$269,366 73

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$28,472,269	$340,067 21
Written during the year	25,806,025	300,582 60
Total	$54,278,294	$640,649 81
Deduct expirations	24,590,820	293,182 81
In force at the end of the year	$29,687,474	$347,467 00
Deduct amount re-insured	933,294	10,741 32
Net amount in force December 31, 1890	$28,754,180	$336,725 68

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$3,378,777
Total amount of *cash* dividends declared since the company commenced business	699,000
Total amount of the company's stock owned by the directors at par value	85,400
Total amount loaned to officers and directors	31,150
Losses paid from organization to date	1,784,912
Losses incurred during the year, fire	147,869
Loaned to stockholders not officers	14,230

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,177,958 00
Premiums received	21,018 34
Losses paid	23,042 82
Total losses incurred during the year in the State of Michigan	23,000 71

COMMERCE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, ALBANY.

(Incorporated June 1, 1859; Commenced business June 1, 1859.)

GARRET A. VAN ALLEN, *President.* . . . . . E. DARWIN JENISON, *Secretary.*

Attorney for Michigan, ALEXANDER A. SAENGER, of Detroit.

CAPITAL.

Capital stock paid.....$200,000.

ASSETS.

Real estate		$75,000 00
Loans on bond and mortgage of real estate (first liens)		22,300 00
Interest due on said mortgage loans		205 00
Value of lands mortgaged	$18,350	
Buildings (insured for $23,700)	33,650	
Total value of mortgaged premises	$52,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States	$100,000 00	$120,000 00	
STOCKS:			
National Commercial Bank of Albany	15,000 00	45,000 00	
First National Bank, Albany	15,000 00	27,000 00	
National Exchange Bank, Albany	7,200 00	7,920 00	
Albany City National Rank, Albany	7,000 00	7,000 00	
National Bank, Cohoes	5,000 00	6,250 00	
South End Bank, Albany	5,000 00	5,500 00	
Merchants' National bank, Albany	800 00	1,600 00	
Holland Trust Co., of New York	2,500 00	5,375 00	
Totals (carried out at market value)	$157,500 00	$225,645 00	225,645 00

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $13,800		$8,500 00
Cash in company's principal office, $1,717,09; cash in bank, $11,682.13		13,399 22
Interest due and accrued on stocks, not included in "market value"		605 66
Gross premiums in due course of collection		6,256 62
Rents due and accrued		1,064 59
Aggregate amount of the available assets of the company		$352,976 09

LIABILITIES.

Amount of unpaid losses		$9,180 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$39,756 89	
Re-insurance reserve *pro rata* on fire risks, running more than one year	29,155 00	
Amount of reserve on all outstanding risks		68,911 89
Commissions and brokerage		1,229 88
Return premiums		509 03
Aggregate liabilities (except capital stock)		$79,830 80
Surplus as regards policy-holders	$273,145 29	
Capital stock	200,000 00	
Surplus over capital	$73,145 29	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$117,167 96	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	16,022 94	
Net amount of cash actually received for premiums		$101,145 02
Interest received on bonds and mortgages		945 74
Interest and dividends received on bonds and stocks, and from all other sources		14,429 97
Income from all other sources, viz.: rents, $3,268.95; premium on bonds sold, $2,225.00		3,268 95
Aggregate cash income		$119,789 68

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$64,878 94	
Deduct amount actually received for salvages, $396.80; re-insurance, $2,459.61	2,856 41	
Net amount paid on losses (of which $14,227.98 belonged to prior years)		$62,022 53
Cash dividends actually paid		16,000 00
Paid or allowed during the year for commissions and brokerage		19,634 46
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		11,088 88
Paid state, national, and local taxes, in this and other states		6,325 47
All other payments, viz.: general expenses		7,188 56
Aggregate cash expenditures		$122,259 90

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$14,505,408	$150,816 76
Written during the year	12,084,743	118,599 31
Total	$26,590,151	$269,416 07
Deduct expirations	12,008,304	122,787 89
In force at the end of the year	$14,581,847	$146,628 18
Deduct amount re-insured	1,076,798	10,447 71
Net amount in force December 31, 1890	$13,505,049	$136,180 47

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$4,433,236
Total amount of *cash* dividends declared since the company commenced business	780,000
Total amount of company's stock owned by the directors at par value	47,850
Losses paid from organization to date	2,957,135
Losses incurred during the year, fire	57,449

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$539,317 00
Premiums received	6,540 10
Losses paid	5,331 81
Total losses incurred during the year in the State of Michigan	5,331 81

COMMONWEALTH INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 33 NASSAU STREET, NEW YORK CITY.

(Incorporated, August 23, 1886; commenced business, September 15, 1886.)

M. M. BELDING, *President.* - - - - - - - - - CHARLES S. BARTOW, *Secretary.*

Attorney for Michigan, L. N. PITMAN, of Detroit.

CAPITAL.

Capital stock paid ..... $500,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$65,000 00
Interest accrued on said mortgage loans		795 83
Value of lands mortgaged	$60,000	
Buildings (insured for $68,700)	73,000	
Total value of mortgaged premises	$133,000	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States legal tender notes	$160,000 00	$160,000 00	
Metropolitan Elevated R. R. bonds	10,000 00	11,200 00	
Stocks:			
New York City Water	125,000 00	131,250 00	
New York City Consolidated	150,000 00	150,000 00	
United N. J. R. R. & Canal Co.	3,300 00	7,590 00	
C. C. C. & St. Louis preferred	10,000 00	9,200 00	
Merchants' National Bank, New York	2,500 00	3,875 00	
National Bank of Commerce	2,500 00	4,750 00	
Bank of America	2,500 00	5,375 00	
Central National Bank	1,000 00	1,350 00	
Bowery National Bank	5,000 00	15,450 00	
German American Bank	3,750 00	4,687 50	
New York Produce Exchange Bank	5,000 00	5,750 00	
Totals (carried out at market value)	$480,550 00	$510,477 50	$510,477 50

Cash in company's principal office, $2,086.16; cash in bank, $83,298.89	85,385 05
Interest due and accrued on stocks not included in "market value," $5,369.40; on balances in banks, $865.72	6,235 12
Gross premiums in due course of collection	26,442 28
Aggregate amount of all the available assets of the company	$694,335 78

LIABILITIES.

Amount of unpaid losses (of which $15,000 are resisted)		$20,951 58
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$89,663 09	
Re-insurance reserve *pro rata* on fire risks running more than one year	13,561 25	
Amount of reserve on all outstanding risks		103,224 34
Interest due to scrip-holders		100 14
Due and accrued for salaries, rent, advertising, or agency expenses		1,500 00
Commissions and brokerage		1,681 16
Return premiums		605 91
Aggregate liabilities (except capital stock)		$128,063 13

Surplus as regards policy-holders	$566,272 65
Capital stock	500,000 00
Surplus over capital	$66,272 65

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$232,281 82	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	33,257 50	
Net amount of cash actually received for premiums		$199,024 32
Interest received on bonds and mortgages		3,137 50
Interest and dividends received on bonds and stocks, and from all other sources		13,805 50
Aggregate cash income		$215,967 32

EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses	$122,874 60
Deduct amount actually received for salvages, $11,354.67; re-insurance, $1,105.99	12,460 66

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Net amount paid on losses (of which $16,154.99 belonged to prior years)	$110,413 94
Interest paid to scrip-holders	11 82
Paid or allowed during the year for commissions and brokerage	13,706 11
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	29,794 01
Paid state, national, and local taxes, in this and other states	4,774 25
All other payments, viz.: miscellaneous expenses	14,396 34
Aggregate cash expenditures	$173,096 47

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$21,906,424	$220,378 90
Written during the year	25,115,273	228,531 25
Total	$47,021,697	$448,910 15
Deduct expirations	26,593,757	246,029 52
In force at the end of the year	$20,427,940	$202,880 63
Deduct amount re-insured	88,500	707 98
Net amount in force December 31, 1890	$20,339,440	$202,172 65

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$857,314
Total amount of *cash* dividends declared since the company commenced business	36,000
Total amount of the company's stock owned by the directors at par value	83,000
Losses paid from organization to date	461,954
Losses incurred during the year, fire	114,407

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$231,000 00
Premiums received	1,936 11
Losses paid or incurred	none

CONCORDIA FIRE INSURANCE COMPANY.

WISCONSIN.

HOME OFFICE, MILWAUKEE.

(Incorporated March 7, 1870; commenced business March 22, 1870.)

J. H. INBUSCH, *President.* - - - - - - - - GUSTAV WOLLAEGER, *Secretary.*

Attorney for Michigan, EBER WARD, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

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ASSETS.

Loans on bond and mortgage of real estate (first liens)		$343,180 00
Interest accrued on said mortgage loans		3,526 49
Value of lands mortgaged	$541,250	
Buildings (insured for $198,050)	490,100	
Total value of mortgaged premises	$1,031,350	

Stocks and Bonds Owned Absolutely by the Company.

Bonds:	Par Value.	Market Value.	
New Holstein, Wis.	$30,000 00	$30,000 00	
Schleswig, Wis.	10,000 00	10,000 00	
Cook County, Ill.	5,000 00	5,050 00	
Chicago, Ill.	40,000 00	41,050 00	
Washington County, Ill.	15,000 00	15,000 00	
Cincinnati Sinking Fund	40,000 00	43,000 00	
Totals (carried out at market value)	$140,000 00	$144,100 00	144,100 00

Cash in company's principal office, $3,832.15; cash in bank, $32,374.13	36,206 28
Interest due and accrued on stocks, not included in "market value"	2,677 77
Gross premiums in due course of collection	40,153 29
Aggregate amount of all the available assets of the company	$569,843 83

LIABILITIES.

Amount of unpaid losses (of which $1,446 are resisted)		$8,164 82
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$103,640 22	
Re-insurance reserve *pro rata* on fire risks running more than one year	157,029 58	
Amount of reserve on all outstanding risks		260,669 80
Commissions and brokerage		7,382 00
Aggregate liabilities (except capital stock)		$276,216 62
Surplus as regards policy-holders	$293,627 21	
Capital stock	200,000 00	
Surplus over capital	$93,627 21	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$368,853 96	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	74,728 27	
Net amount of cash actually received for premiums		$294,125 69
Interest received on bonds and mortgages		19,630 33
Interests and dividends received on bonds and stocks, and from all other sources		7,975 00
Aggregate cash income		$321,731 02

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$176,314 50	
Deduct amount actually received for salvages, $324.29; re-insur'e, $11,193.58	11,517 87	
Net amount paid on losses (of which $11,191.91 belonged to prior years)		$164,796 63
Cash dividends actually paid		12,000 00
Paid or allowed during the year for commissions and brokerage		63,675 97
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		22,925 00
Paid state, national, and local taxes, in this and other states		7,424 92
All other payments, viz.: miscellaneous expenses		27,871 01
Aggregate cash expenditures		$298,693 53

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$44,589,948	$552,612 09
Written during the year	29,459,347	373,001 82
Total	$74,049,795	$925,613 91
Deduct expirations	31,531,665	388,686 43
In force at the end of the year	$42,518,130	$536,927 48
Deduct amount re-insured	2,229,982	32,105 48
Net amount in force December 31, 1890	$40,288,148	$504,822 00

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,743,977
Total amount of *cash* dividends declared since the company commenced business	137,667
Total amount of the company's stock owned by the directors at par value	144,300
Losses paid from organization to date	1,516,375
Losses incurred during the year, fire	160,535
Amount deposited in different states and countries for the security of *all* the company's policy-holders	25,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,992,835 00
Premiums received	25,203 94
Losses paid	12,676 72
Total losses incurred during the year in the State of Michigan	12,653 84

CONNECTICUT FIRE INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, HARTFORD.

(Incorporated June, 1850; commenced business July, 1850.)

J. D. BROWNE, *President.* . . . . . CHARLES R. BURT, *Secretary.*

Attorney for Michigan, CHARLES F. PELTIER, of Detroit.

CAPITAL.

Capital stock paid ..... $1,000,000.

ASSETS.

Real estate		$99,600 00
Loans on bond and mortgage of real estate (first liens)		752,200 00
Value of lands mortgaged	$991,125	
Buildings (insured for $705,900)	954,900	
Total value of mortgaged premises	$1,946,025	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
United States registered 4 per cent consols	$50,000 00	$60,500 00	
Dominion of Canada, 4 per cent	100,000 00	105,000 00	
State of Georgia, 4½ per cent	25,000 00	26,625 00	
City of Hartford	15,000 00	15,450 00	
City of New Britain	15,000 00	15,750 00	
City of Middletown, 7's	10,000 00	10,600 00	
City of Middletown, 6's	10,000 00	10,600 00	
City of Erie, Pennsylvania	10,000 00	10,300 00	
City of Richmond, Va.	50,000 00	50,000 00	
City of Urbana, Ohio	15,000 00	15,900 00	
St. Paul, Minn., Board of Education	23,000 00	23,000 00	
Mankato, Minn., Board of Education	15,000 00	15,000 00	
Toledo, Ohio, Board of Education	10,000 00	10,500 00	
Cass County, Dakota	13,000 00	13,000 00	
Coffey County, Kansas	10,000 00	10,000 00	
Wapello County, Iowa	10,000 00	10,000 00	
Tiffin, Ohio, Gas Company	11,000 00	11,000 00	
Minneapolis Gaslight Company	25,000 00	26,250 00	
Michigan Central Railroad Company	20,000 00	24,000 00	
Quincy, Alton & St. Louis Railroad Company	49,000 00	49,000 00	
New York, New Haven & Hartford Railroad Co., guaranteed	40,000 00	50,800 00	
Broadway & Seventh Avenue Railroad Company	20,000 00	21,200 00	
Dayton & Michigan Railroad Company	25,000 00	26,250 00	
Chicago, Burlington & Quincy Railroad Company	7,000 00	6,020 00	
Chicago, Burlington & Quincy Railroad Co., convertible	6,900 00	6,900 00	
West Chicago Street Railroad Company	10,000 00	10,000 00	
Detroit, Lansing & Northern Railroad Co., guaranteed	2,000 00	2,000 00	
Grand Rapids, Detroit & Lansing Railroad Co., guaranteed	3,000 00	3,000 00	
New York & New England Railroad Company	60,000 00	61,200 00	
Helena, Montana, Sewerage	17,000 00	17,595 00	
Central Safety Deposit Company, Chicago	25,000 00	25,625 00	
Chamber of Commerce Safety Vault Company, Chicago	10,000 00	10,200 00	
Traders' Safe and Trust Co., Chicago	10,000 00	10,000 00	
Northwestern Telegraph Company	10,000 00	11,250 00	
STOCKS:			
Chicago, Burlington & Quincy Railroad Co.	69,000 00	60,720 00	
Chicago and Northwestern Railroad Co.	15,000 00	15,600 00	
New York, New Haven & Hartford Railroad Co.	24,000 00	60,000 00	
Pittsburgh, Fort Wayne & Chicago Railroad Co.	30,000 00	45,000 00	
Boston & Albany Railroad Co.	11,400 00	23,712 00	
New York Central & Hudson River Railroad Co.	30,000 00	30,000 00	
Detroit, Lansing & Northern R. R. Co., preferred	20,000 00	8,000 00	
Chicago, Rock Island & Pacific Railroad Co.	22,000 00	15,400 00	
Importers & Traders' National Bank, New York	31,000 00	155,000 00	
Farmers & Mechanics' National Bank, Hartford	12,500 00	12,750 00	
National Exchange Bank, Hartford	20,600 00	25,956 00	
Hartford National Bank, Hartford	30,000 00	45,000 00	
First National Bank, Hartford	18,500 00	19,055 00	
Ætna National Bank, Hartford	10,000 00	10,500 00	
Phœnix National Bank, Hartford	15,000 00	18,300 00	
Charter Oak National Bank, Hartford	9,300 00	9,486 00	
Mercantile National Bank, Hartford	10,000 00	8,000 00	
Connecticut Trust & Safe Deposit Co., Hartford	4,500 00	6,300 00	
First National Bank, Minneapolis, Minn.	16,700 00	25,050 00	
Second National Bank, New Haven, Conn.	2,200 00	2,970 00	
Northwestern Telegraph Co., guaranteed	25,000 00	25,000 00	
Totals (carried out at market value)	$1,158,600 00	$1,396,314 00	$1,396,314 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $7,500		4,300 00
Cash in company's principal office, $862.55; cash in bank $134,334.99		135,197 54
Gross premiums in due course of collection		112,780 96
Aggregate amount of all the available assets of the company		$2,500,392 50
Deduct special deposits in other states		225,000 00
Total admitted assets		$2,275,392 50

LIABILITIES.

Amount of unpaid losses (of which $11,876.43 are resisted)		$124,165 11
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$382,230 03	
Re-insurance reserve *pro rata* on fire risks running more than one year	425,092 82	

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Amount of reserve on all outstanding risks		$807,322 85
Aggregate		$931,487 96
Deduct liabilities on special deposits		67,921 00
Net liabilities (except capital stock)		$863,566 96
Surplus as regards policy-holders	$1,411,825 54	
Capital stock	1,000,000 00	
Surplus over capital	$411,825 54	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,364,745 63	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	226,599 67	
Net amount of cash actually received for premiums		$1,138,145 96
Interest received on bonds and mortgages		41,558 34
Interest and dividends received on bonds and stocks, and from all other sources		65,865 93
Aggregate cash income		$1,245,570 23

EXPENDITURES DURING THE YEAR.

Net amount paid on fire and tornado losses (of which $60,986.03 belonged to prior years)	$580,952 60
Cash dividends actually paid	80,000 00
Paid or allowed during the year for commissions and brokerage	196,528 11
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	94,987 05
Paid state, national, and local taxes, in this and other states	26,010 70
All other payments, viz.: miscellaneous expenses	82,807 76
Aggregate cash expenditures	$1,061,286 22

MISCELLANEOUS.

Risks and Premiums.	*Fire and Tornado Risks.*	*Premiums Thereon.*
In force December 31, 1889	$115,397,842	$1,431,723 34
Written during the year	114,138,672	1,364,745 63
Total	$229,536,514	$2,796,468 97
Deduct expirations	104,370,653	1,257,181 69
Net amount in force December 31, 1890	$125,165,861	$1,539,287 28

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$12,299,346
Total amount of *cash* dividends declared since the company commenced business	1,585,000
Total amount of the company's stock owned by the directors at par value	75,900
Total amount loaned to officers and directors	17,700
Losses paid from organization to date	6,854,666
Losses incurred during the year, fire	624,844
Loaned to stockholders not officers	14,800

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Canada	$100,000	$30,878
Oregon	50,000	9,590
Georgia	25,000	16,444
Virginia	50,000	11,009
Totals	$225,000	$67,921

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$4,040,307 00
Premiums received	64,194 37
Losses paid	34,677 85
Total losses incurred during the year in the State of Michigan	36,986 51

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CONTINENTAL INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 100 and 102 BROADWAY, NEW YORK CITY.

(Incorporated, 1852; commenced business, 1853.)

F. C. MOORE, *President.* - - - - - - - - - - - - CYRUS PECK, *Secretary.*

Attorney for Michigan, IRA WORCESTER, of Detroit.

CAPITAL.

Capital stock paid.....$1,000,000.

ASSETS.

Real estate		$734,360 00
Loans on bond and mortgage of real estate (first liens)		171,510 00
Interest accrued on said mortgage loans		4,067 94
Value of lands mortgaged	$234,150	
Buildings (insured for $216,525)	245,950	
Total value of mortgaged premises	$480,100	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	*Par Value.*	*Market Value.*
American Exchange National Bank	$25,000 00	$37,500 00
Bank of America	6,900 00	14,628 00
Bowery Bank	5,000 00	15,000 00
Mechanics' National Bank	30,000 00	61,500 00
Mercantile National Bank	25,000 00	55,000 00
Merchant's National Bank	17,500 00	26,250 00
Nassau Bank	5,000 00	8,000 00
Phœnix National Bank	7,640 00	10,314 00
Central Trust Co.	20,000 00	240,000 00
Cleveland, Cincinnati, Chicago & St. Louis Railway Co., preferred	100,000 00	95,000 00
Lake Shore & Michigan Southern Railway Co.	50,000 00	53,500 00
New York & Harlem R. R. Co., guaranteed	80,000 00	208,000 00
New York Central & Hudson River R. R. Co.	150,000 00	150,000 00
New York, New Haven & Hartford R. R. Co.	20,500 00	51,250 00
Pennsylvania R. R. Co.	50,000 00	50,000 00
Pittsburg, McKeesport & Youghiogheny R. R. Co., guar.	200,000 00	234,000 00
United N. J. R. R. & Canal Co., guaranteed	100,000 00	225,000 00
BONDS:		
Atlantic & Gulf R. R. Co.	44,000 00	49,280 00
Cedar Rapids, Iowa Falls & N. W. Railway Co.	50,000 00	46,000 00
Central R. R. & Banking Co. of Georgia	100,000 00	104,000 00
Chicago, Rock Island & Pacific R. R. Co.	100,000 00	98,000 00
Chicago & Northwestern Railway Co.	50,000 00	56,500 00
Chicago, St. Paul, Minneapolis & Omaha Railway Co.	100,000 00	118,000 00
Columbia & Greenville R. R. Co.	50,000 00	52,500 00
Elmira, Cortland & Northern R. R. Co.	50,000 00	55,000 00
Erie Railway Co.	50,000 00	67,000 00
Georgia, Carolina & Northern Railway Co.	25,000 00	25,000 00
Grand Rapids, Lansing & Detroit Railway Co.	50,000 00	47,500 00
Indianapolis, Bloomington & Western Railway Co.	135,000 00	155,250 00
Kentucky Central Railway Co.	50,000 00	40,000 00
Midland R. R. Co. of New Jersey	50,000 00	56,000 00

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BONDS:	Par Value.	Market Value.	
Mil., L. S. & Western Railway Co.	$100,000 00	$118,000 00	
Morris & Essex R. R. Co.	50,000 00	67,500 00	
New York Central & Hudson River Railway Co.	50,000 00	54,000 00	
New York, Lackawanna & Western Railway Co.	50,000 00	64,000 00	
New York, Lake Erie & Western R. R. Co.	50,000 00	55,000 00	
Raleigh & Augusta Air Line R. R. Co.	50,000 00	55,000 00	
Richmond & Danville R. R. Co.	50,000 00	57,500 00	
St. Paul, Minneapolis & Manitoba Railway	100,000 00	115,000 00	
Portland, Oregon Water	50,000 00	55,000 00	
Richmond, Virginia	50,000 00	50,000 00	
Alabama New	10,000 00	10,000 00	
Georgia	25,000 00	27,500 00	
South Carolina Consolidated "Brown"	12,000 00	12,000 00	
U. S. Registered, Currency	543,000 00	663,150 00	
New York City Registered	5,000 00	5,250 00	
Totals (carried out at market value)	$3,041,540 00	$3,970,372 00	$3,970,372 00

Cash in company's principal office, $28,643.65; cash in bank, $290,793.05	319,436 70
Interest due and accrued on stocks, not included in "market value"	29,062 50
Interest due and accrued on collateral loans	449 98
Gross premiums in due course of collection	229,621 39
Bills receivable, *not matured*, taken for fire, marine, or inland risks	120,233 12
Rents due and accrued	8,835 21
Aggregate amount of all the available assets of the company	$5,587,948 84
Deduct special deposits in other states	132,500 00
Total admitted assets	$5,455,448 84

LIABILITIES.

Amount of unpaid losses (of which $39,023 are resisted)		$230,916 02
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$746,780 08	
Re-insurance reserve *pro rata* on fire risks running more than one year	1,754,585 76	
Amount of reserve on all outstanding risks		2,501,365 84
Unpaid principal on scrip, $31,054; interest due to scrip-holders, $6,236.28		37,290 28
Cash dividends declared, due or to become due		1,512 00
Reserve for contingencies		150,000 00
Commissions and brokerage		64,244 65
Aggregate		$2,985,328 79
Deduct liabilities on special deposits		41,312 92
Net liabilities (except capital stock)		$2,944,015 87
Surplus as regards policy-holders	$2,511,432 97	
Capital stock	1,000,000 00	
Surplus over capital	$1,511,432 97	

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$2,539,777 39	$47 72	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	236,744 19		
	$2,303,033 20	$47 72	
Net amount of cash actually received for premiums			$2,303,080 92
Interest received on bonds and mortgages			8,082 57
Interest and dividends received on bonds and stocks, and from all other sources			197,217 99
Income from all other sources, viz.: rents			39,431 06
Aggregate cash income			$2,547,812 54

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses	$1,266,182 82	$4,888 07
Deduct amount actually received for salvages, $13,877.03; re-insurance, $32,036.59	44,369 58	1,544 04
	$1,221,813 24	$3,344 03

Net amount paid on losses (of which $157,356.75 belonged to prior years)	$1,225,157 27
Cash dividends actually paid	139,797 00
Scrip, or certificate of profits redeemed in cash, and interest paid to scrip-holders	1,325 68
Paid or allowed during the year for commissions and brokerage	467,228 84
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	252,333 23
Paid state, national, and local taxes, in this and other states	54,055 73
All other payments, viz.: miscellaneous expenses	195,150 13
Aggregate cash expenditures	$2,335,047 88

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1889	$581,281,076	$5,117,663 39
Written during the year	335,693,904	2,591,062 03
Total	$866,974,980	$7,708,725 42
Deduct expirations	287,534,333	2,744,625 13
In force at the end of the year	$579,440,647	$4,964,100 29
Deduct amount re-insured	7,356,014	63,559 32
Net amount in force December 31, 1890	$572,084,633	$4,900,540 97

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$47,138,595
Total amount of *cash* dividends declared since the company commenced business	4,750,247
Total amount of the company's stock owned by the directors at par value	164,200
Total amount loaned to officers and directors	1,000
Losses paid from organization to date	26,204,289
Losses incurred during the year, fire, marine and inland	1,274,724

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Georgia	$27,500 00	$30,278 59
Virginia	50,000 00	8,571 86
Oregon	55,000 00	2,462 47
	$132,500 00	$41,312 92

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$4,154,454 00
Premiums received	65,654 34
Losses paid	50,575 80
Total losses incurred during the year in the State of Michigan	57,866 49

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COOPER FIRE INSURANCE COMPANY.

OHIO.

HOME OFFICE, DAYTON.

(Incorporated January, 1867; commenced business, January 22, 1867.)

D. E. MEAD, *President.* . . . . . CHARLES W. SCHENK, *Secretary.*

Attorney for Michigan, JAMES T. STERLING, of Detroit.

CAPITAL.

Capital stock paid.....$100,000.

ASSETS.

Real estate		$900 00
Loans on bond and mortgage of real estate (first liens)		39,127 27
Interest accrued on said mortgage loans		779 97
Total value of mortgaged premises	$140,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	*Par Value.*	*Market Value.*	
Merchant's National Bank, Dayton, O.	$11,600 00	$17,980 00	
Dayton " " " "	10,200 00	16,880 00	
Fourth " " " "	4,000 00	6,000 00	
Teutonia " " " "	1,500 00	1,650 00	
Merchant's " " Cincinnati, O.	15,000 00	21,000 00	
Third " " Piqua, O.	10,600 00	11,000 00	
First " " Plymouth, O.	2,700 00	5,400 00	
First " " Hamilton, O.	5,000 00	10,000 00	
Fourth " " Grand Rapids, Mich.	15,300 00	17,595 00	
Indianapolis " " Indianapolis, Ind.	7,000 00	9,100 00	
Citizens' " " Muncia, Ind.	6,400 00	8,768 00	
Meridian " " Indianapolis, Ind.	5,000 00	8,500 00	
Globe " " Chicago, Ill.	5,000 00	2,500 00	
Union Safe Deposit & Trust Co., Dayton, O.	1,000 00	1,200 00	
Fifth Street R. R. Co., Dayton, O.	12,150 00	16,402 50	
Home Avenue R. R. Co., " "	5,450 00	5,450 00	
Dayton Hydraulic Co., " "	900 00	1,800 00	
Dayton Ice Manufactur'g and Cold Storage Co., Dayton, O.	1,000 00	1,500 00	
New Carlisle, O. bonds, New Carlisle, O.	1,500 00	1,500 00	
Totals (carried out at market value)	$120,700 00	$164,175 50	164,175 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $79,400	58,015 00
Cash in company's principal office, $9,507.07; cash in bank, $11,716.320	21,223 39
Interest due and accrued on stocks, not included in "market value"	976 41
Interest due and accrued on collateral loans	413 85
Gross premiums in due course of collection	15,773 08
Bills receivable, *not matured*, taken for fire risks	826 94
Aggregate amount of the available assets of the company	$302,211 41

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LIABILITIES.

Amount of unpaid losses		$8,027 82
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$38,532 95	
Re-insurance reserve *pro rata* on fire risks running more than one year	69,576 14	
Amount of reserve on all outstanding risks		108,109 09
Commissions and brokerage		1,134 88
Aggregate liabilities (except capital stock)		$117,271 79
Surplus as regards policy-holders	$184,939 62	
Capital stock	100,000 00	
Surplus over capital	$84,939 62	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$169,359 73	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	39,268 20	
Net amount of cash actually received for premiums		$130,091 53
Interest received on bonds and mortgages		2,955 62
Interest and dividends received on bonds and stocks, and from all other sources		9,709 95
Aggregate cash income		$142,757 10

EXPENDITURES DURING THE YEAR.

	Fire Risks.	
Gross amount actually paid for losses	$66,433 55	
Deduct amount actually received for re-insurance	14,305 38	
Net amount paid on losses (of which $8,193.53 belonged to prior years)		$52,128 17
Cash dividends actually paid		10,000 00
Paid or allowed during the year for commissions and brokerage		24,535 81
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		12,513 44
Paid state, national, and local taxes, in this and other states		2,860 68
All other payments, viz.: miscellaneous expenses		18,814 93
Aggregate cash expenditures		$120,853 03

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$13,744,874	$166,728 11
Written during the year	14,663,548	169,832 74
Total	$28,408,422	$336,560 85
Deduct expirations	9,158,382	115,190 37
In force at the end of the year	$19,250,040	$221,370 48
Deduct amount re-insured	2,362,141	26,637 84
Net amount in force December 31, 1890	$16,887,899	$194,732 64

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,331,199
Total amount of cash dividends declared since the company commenced business	219,200
Total amount of the company's stock owned by the directors at par value	64,760
Total amount loaned to officers and directors	3,515
Losses paid from organization to date	1,036,192
Losses incurred during the year, fire	50,378
Loaned to stockholders not officers	3,500

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BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,580,257 00
Premiums received	23,774 82
Losses paid	11,535 87
Total losses incurred during the year in the State of Michigan	12,052 74

DELAWARE MUTUAL INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, PHILADELPHIA.

(Incorporated April 10, 1835; Commenced business, August 6, 1835.)

TATTNALL PAULDING, *President.* - - - - - - - HENRY LYLBURN, *Secretary.*

Attorney for Michigan, EUGENE HARBECK, of Detroit.

CAPITAL.

Capital stock paid ..... $702,875.

ASSETS.

Real estate		$140,000 00
Loans on bond and mortgage of real estate (first liens)		106,200 00
Interest accrued on said mortgage loans		1,258 83
Value of lands mortgaged	$129,500	
Buildings (insured for $84,500)	116,000	
Total value of mortgaged premises	$245,500	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
City of Philadelphia	$85,000 00	$99,300 00	
Lehigh Valley R. R. Co.	23,000 00	23,575 00	
City of St. Louis	100,000 00	104,500 00	
City of Columbus	25,000 00	25,500 00	
American Steam Ship Co.	40,000 00	41,800 00	
Newark City, N. J.	75,000 00	77,250 00	
City of Camden, N. J.	30,000 00	30,000 00	
City of Springfield, Ill.	25,000 00	26,000 00	
Philadelphia & Reading R. R. Co.	100,000 00	99,250 00	
Allentown Terminal R. R. Co.	50,000 00	50,000 00	
Lehigh Valley R. R. Co.	100,000 00	102,500 00	
Pennsylvania & New York Canal	50,000 00	50,500 00	
State of Tennessee Compromise	36,500 00	25,550 00	
Philadelphia and Reading R. R. Co. Car Trust	40,000 00	40,000 00	
Pennsylvania R. R. Co. stock	25,000 00	25,000 00	
Philadelphia, Wil. & Baltimore R. R. Co. Trust certificates	30,000 00	29,100 00	
Totals (carried out at market value)	$834,500 00	$849,825 00	849,825 00

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $311,250		$235,000 00
Cash in company's principal office, $4,526.95; cash in bank, $72,972.41		77,499 36
Interest due and accrued on collateral loans		1,020 83
Gross premiums in due course of collection		57,219 74
Bills receivable, *not matured*, taken for fire, marine or inland risks		21,771 58
Rents due and accrued		316 00
Due from other companies for re-insurance on losses already paid		14,274 97
Aggregate amount of all the available assets of the company		$1,504,386 31

LIABILITIES.

Amount of unpaid losses		$48,501 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$85,351 84	
Re-insurance reserve *pro rata* on fire risks running more than one year	38,727 51	
Re-insurance reserve at 100 per cent on all unexpired marine risks	42,155 25	
Amount of reserve on all outstanding risks		166,234 60
Reclaimable by insured on perpetual policies		72,888 28
Unpaid principal on scrip, $26,755; interest due to scrip-holders $8,818.20		35,573 20
Due and accrued for salaries, rent, advertising, or agency expenses		4,272 90
Commission and brokerage		7,713 49
Taxes		3,800 00
Aggregate liabilities (except capital stock)		$338,983 47
Surplus as regards policy-holders	$1,165,402 84	
Capital stock	702,875 00	
Surplus over capital	$462,527 84	

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$220,487 66	$287,708 20	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	26,297 85	37,445 63	
	$194,189 81	$250,262 57	
Net amount of cash actually received for premiums			$444,452 38
Interest received on bonds and mortgages			38,663 75
Interest and dividends received on bonds and stocks, and from all other sources			18,749 97
Income from all other sources, viz.: rents			2,300 00
Deposit premiums received for perpetual fire risks (carried inside)		$1,472 50	
Aggregate cash income			$504,166 10
Received for increased capital		$342,875 00	

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses	$88,421 51	$132,153 62
Deduct amount actually received for salvages $7,779.32; re-insurance $5,254.41		13,034 23
	$88,421 51	119,119 39

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Net amount paid on losses (of which $24,945.15 belonged to prior years)		$207,540 90
Interest paid to scrip-holders		1,948 00
Scrip, or certificate of profits redeemed in cash		24,821 30
Paid or allowed during the year for commissions and brokerage		38,292 46
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		88,766 60
Paid state, national, and local taxes, in this and other states		17,963 82
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)	$913 50	
Aggregate cash expenditures		$379,333 08

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$18,974,156	$174,572 22	$8,214,694	$37,654 97
Written during the year	24,915,846	248,732 20	38,736,093	282,060 48
Total	$43,890,002	$423,304 42	$46,950,787	$319,715 45
Deduct expirations	22,090,680	184,169 51	40,675,482	277,560 20
In force at the end of the year	$21,799,322	$239,134 91	$6,275,305	$42,155 25
Deduct amount re-insured	288,177	2,312 23	.....	.....
Net amount in force December 31, 1890	$21,511,145	$236,822 68	$6,275,305	$42,155 25

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$26,536,284
Total amount of *cash* dividends declared since the company commenced business	2,261,981
Total amount of the company's stock owned by the directors at par value	37,775
Losses paid from organization to date	15,697,106
Losses incurred during the year, fire, marine and inland	186,788

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$161,600 00
Premiums received	2,179 00
Losses paid	69 68
Total losses incurred during the year in the State of Michigan	70 00

DWELLING HOUSE INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, NO. 40 WATER STREET, BOSTON.

(Incorporated December 30, 1872; commenced business January 9, 1873.)

CHARLES K. NICHOLS, *President.* - - - - - - - HENRY F. PERKINS, *Secretary.*

Attorney for Michigan, HENRY OHRNS, of Detroit.

CAPITAL.

Capital stock paid ..... $300,000.

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ASSETS.

Loans on bond and mortgage of real estate (first liens)		$195,950 00
Interest accrued on said mortgage loans		2,987 93
Value of lands mortgaged	$206,500	
Buildings (insured for $212,800)	236,200	
Total value of mortgaged premises	$442,700	

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	Market Value.	
Stocks:			
Second National Bank, Boston	$10,000 00	$19,300 00	
Merchants' National Bank, Boston	10,000 00	15,100 00	
Republic National Bank, Boston	10,000 00	16,300 00	
State National Bank, Boston	10,000 00	12,600 00	
Suffolk National Bank, Boston	10,000 00	11,100 00	
Atlas National Bank, Boston	10,000 00	12,200 00	
Howard National Bank, Boston	10,000 00	11,000 00	
Hide and Leather National Bank, Boston	6,900 00	8,970 00	
New England National Bank, Boston	5,000 00	8,550 00	
City National Bank, Boston	5,000 00	5,050 00	
Redemption National Bank, Boston	5,000 00	6,900 00	
Union National Bank, Boston	4,400 00	6,248 00	
Eagle National Bank, Boston	3,000 00	3,210 00	
Tremont National Bank, Boston	700 00	805 00	
Vermont & Massachusetts R. R.	10,000 00	13,800 00	
Bonds:			
Eastern R. R.	5,000 00	6,250 00	
Boston & Providence R. R.	10,000 00	11,000 00	
Old Colony R. R.	20,000 00	21,700 00	
Totals (caried out at market value)	$145,000 00	$190,083 00	190,083 00
Cash in company's principal office, $30,347.56; cash in bank, $17,523.64			47,871 20
Interest due and accrued on stocks, not included in "market value"			3,516 59
Gross premiums in due course of collection			58,520 14
Bills receivable, *not matured*, taken for fire risks			61,127 11
Aggregate amount of all the available assets of the company			$560,055 97

LIABILITIES.

Amount of unpaid losses (of which ($6,182 are resisted)		$12,742 16
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$27,991 91	
Re-insurance reserve *pro rata* on fire risks running more than one year	201,052 40	
Amount of reserve on all outstanding risks		229,044 31
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		372 00
Commissions and brokerage		5,460 00
Aggregate liabilities (except capital stock)		$247,618 47
Surplus as regards policy-holders	$312,437 50	
Capital stock	300,000 00	
Surplus over capital	$12,437 50	

INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums	$226,025 47
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	87,771 97

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Net amount of cash actually received for premiums		$188,253 50
Interest received on bonds and mortgages		8,422 89
Interest and dividends received on bonds and stocks, and from all other sources		9,700 00
Income from all other sources, viz.: commissions from other companies		185 00
Bills and notes received during the year for premiums remaining unpaid (carried inside)	$61,127 11	
Aggregate cash income		$206,561 39

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $12,989.90 belonged to prior years)	$107,580 57
Cash dividends actually paid	18,000 00
Paid or allowed during the year for commissions and brokerage	49,726 51
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	18,208 86
Paid state, national, and local taxes, in this and other states	6,747 57
All other payments, viz.: rent and miscellaneous expenses	15,861 69
Aggregate cash expenditures	$216,125 20

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$44,438,412	$460,231 26
Written during the year	22,118,540	221,110 58
Total	$66,556,952	$681,341 84
Deduct expirations	24,822,480	269,919 36
In force at the end of the year	$41,734,472	$411,422 48
Deduct amount re-insured	165,600	1,185 94
Net amount in force December 31, 1890	$41,568,872	$410,236 54

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,946,155
Total amount of *cash* dividends declared since the company commenced business	324,000
Total amount of the company's stock owned by the directors at par value	31,600
Losses paid from organization to date	621,829
Losses incurred during the year, fire	107,333

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risk taken	$1,514,499 00
Premiums received	11,529 99
Losses paid	9,749 14
Total losses incurred during the year in the State of Michigan	6,123 48

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EAGLE FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 71-75 WALL STREET, NEW YORK CITY.

(Incorporated April 22, 1806; commenced business, August 6, 1806.)

ALEXANDER J. CLINTON, *President*. . . . . THOMAS J. GAINES, *Secretary*

Attorney for Michigan, JAMES A. JONES, of Detroit.

CAPITAL.

Capital stock paid ..... $300,000.

ASSETS.

Real estate		$449,000 00
Loans on bond and mortgage of real estate (first liens)		19,500 00
Interest accrued on mortgage loans		466 25
Value of lands mortgaged	$13,000	
Buildings (insured for $27,600)	28,000	
Total value of mortgaged premises	$41,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	*Par Value.*	*Market Value.*	
Oswego & Syracuse R. R.	$25,000 00	$45,000 00	
Albany & Susquehanna R. R.	10,000 00	15,700 00	
Utica, Chenango & Susquehanna Valley R. R.	10,000 00	13,000 00	
Rensselaer & Saratoga R. R.	5,000 00	8,600 00	
New York, Lackawanna & Western R. R.	10,000 00	11,000 00	
Valley R. R.	15,000 00	16,350 00	
New York Central & Hudson River R. R.	30,000 00	30,300 00	
Lake Shore & Michigan Southern R. R.	10,000 00	10,975 00	
Delaware & Hudson Canal Co.	12,200 00	15,494 00	
German American Bank	3,750 00	4,500 00	
Merchants' National Bank	16,650 00	25,807 50	
Mechanics' National Bank	5,000 00	10,500 00	
Nassau Bank	5,000 00	8,000 00	
Bank of America	20,000 00	43,200 00	
American Exchange National Bank	20,000 00	30,400 00	
East River National Bank	3,550 00	5,680 00	
Bank of the State of New York	3,000 00	3,300 00	
National Bank of Commerce	10,000 00	19,500 00	
Brooklyn City R. R.	18,750 00	80,375 00	
Fulton Municipal Gas Co.	10,000 00	13,400 00	
Williamsburg City Gas Co.	10,000 00	13,200 00	
Peoples' Gas Light Co.	4,950 00	4,504 50	
Additional Water Loan of the City of New York, bonds	250,000 00	265,000 00	
Totals (carried out at market value)	$507,850 00	$643,786 00	643,786 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $300	200 00
Cash in company's principal office, $910.38; cash in bank, $7,693.79	8,604 17
Interest due and accrued on stocks, not included in "market value"	7,628 16
Interest due and accrued on collateral loans and cash deposits	120 16
Gross premiums in due course of collection	18,537 55
Rents due and accrued	5,150 05
Aggregate amount of all the available assets of the company	$1,152,992 34

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LIABILITIES.

Amount of unpaid losses (of which $750 are resisted)		$15,392 78
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy	$37,772 40	
Re-insurance reserve *pro rata* on fire risks running more than one year	89,002 79	
Amount of reserve on all outstanding risks		126,775 19
Cash dividends declared, due or to become due		2,163 24
Due and to become due for borrowed money		5,000 00
Commissions and brokerage		3,716 26
Return premiums		2,073 52
Aggregate liabilities (except capital stock)		$155,120 99
Surplus as regards policy-holders	$997,871 35	
Capital stock	300,000 00	
Surplus over capital	$697,871 35	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$166,147 10	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	27,166 60	
Net amount of cash actually received for premiums		$138,980 50
Interest received on bonds and mortgages		982 50
Interest and dividends received on bonds and stocks, and from all other sources		24,491 03
Income from all other sources, viz.: rents, $14,427.38; re-insurance and expense account, $2.40		14,429 78
Aggregate cash income		$178,883 81

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$59,154 87	
Deduct amount actually received for salvages, $1,092.42; re-insurance, $3,472.33	4,564 75	
Net amount paid on losses (of which $8,227.48 belonged to prior years)		$54,590 12
Cash dividends actually paid		37,270 00
Paid or allowed during the year for commissions and brokerage		30,760 53
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		31,180 09
Paid state, national and local taxes in this and other states		3,233 82
Interest paid on borrowed money		178 33
All other payments, viz.: miscellaneous expenses		7,498 69
Aggregate cash expenditures		$164,711 58

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$40,628,968	$235,829 68
Written during the year	29,589,321	165,185 04
Total	$70,218,289	$401,014 72
Deduct expirations	24,623,794	132,883 29
In force at the end of the year	$45,594,495	$268,131 43
Deduct amount re-insured	3,887,049	24,154 69
Net amount in force December 31, 1890	$41,707,446	$243,976 74

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GENERAL INTERROGATORIES.

Total amount of preminms received from the organization of the company to date	$6,772,855
Total amount of *cash* dividends declared since the company commenced business	3,963,808
Total amount of the company's stock owned by the directors at par value	33,680
Losses paid from organization to date	3,182,321
Losses incurred during the year, fire	61,005

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$316,650 00
Premiums received	3,084 66
Losses paid	355 58
Total losses incurred during the year in the State of Michigan	355 58

EMPIRE STATE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 147 AND 149 POWERS BUILDING, ROCHESTER.

(Incorporated March 20, 1888; commenced business March 20, 1888.)

HENRY MICHAELS, *President.* - - - - - - - - JAMES JOHNSTON, *Secretary.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$241,657 65
Interest accrued on said mortgage loans		1,331 13
Value of lands mortgaged	$213,600 00	
Buildings (insured for $244,950)	338,050 00	
Total value of mortgaged premises	$551,650 00	
Cash in company's principal office, $10,283.67; cash in bank, $77,430.96		87,714 63
Net premiums in due course of collection		7,774 14
Bills receivable, *not matured*, taken for fire risks		941 76
Due from other companies for re-insurance on losses already paid		1,442 75
Aggregate amount of all the available assets of the company		$340,862 06

LIABILITIES.

Amount of unpaid losses (of which $2,850 are resisted)		$15,176 02
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$61,109 22	
Re-insurance reserve *pro rata* on fire risks running more than one year	36,460 83	
Amount of reserve on all outstanding risks		97,570 05
Aggregate liabilities (except capital stock)		$112,746 07

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Surplus as regards policy-holders	$228,115 99
Capital stock	200,000 00
Surplus over capital	$28,115 99

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$193,789 19	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	37,030 00	
Net amount of cash actually received for premiums		$156,759 19
Interest received on bonds and mortgages		9,305 89
Interest and dividends received on bonds and stocks, and from all other sources		1,242 52
Bills and notes received during the year for premiums remaining unpaid (carried inside)	$941 76	
Aggregate cash income		$167,307 60

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$114,408 59	
Deduct amount actually received for salvages, $398.41; re-insurance, $503.58	901 99	
Net amount paid on losses (of which $20,057.81 belonged to prior years)		$113,506 60
Paid or allowed during the year for commissions and brokerage		29,251 26
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		12,021 28
Paid state, national, and local taxes, in this and other states		97 68
All other payments, viz.: miscellaneous expenses		15,345 69
Aggregate cash expenditures		$170,222 51

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$12,078,270	$160,103 94
Written during the year	15,322,739	191,450 94
Total	$27,401,009	$351,554 88
Deduct expirations	12,324,352	168,667 38
In force at the end of the year	$15,076,657	$182,887 50
Deduct amount re-insured	209,467	2,608 13
Net amount in force December 31, 1890	$14,867,190	$180,279 37

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$881,900
Total amount of the company's stock owned by the directors at par value	97,600
Losses paid from organization to date	241,958
Losses incurred during the year, fire	106,524
Loaned to stockholders not officers	20,600

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$383,099 00
Premiums received	8,473 74
Losses paid	9,227 81
Total losses incurred during the year in the State of Michigan	9,227 81

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EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

RHODE ISLAND.

HOME OFFICE, No. 1 CUSTOM HOUSE ST., PROVIDENCE.

(Incorporated, May, 1859; commenced business, September, 1860.)

FRED W. ARNOLD, *President.* - - - - - - - - JAMES E. TILLINGHAST, *Secretary*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid ..... $300,000.

ASSETS.

Real estate		$129,900 00
Loans on bond and mortgage of real estate (first liens)		89,650 00
Interest accrued on said mortgage loans		840 00
Value of lands mortgaged	$127,050	
Buildings (insured for $84,490)	138,600	
Total value of mortgaged premises	$265,650	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
STOCKS:			
Old National Bank of Providence	$50,000 00	$58,000 00	
National Bank of Commerce, Providence	17,000 00	19,040 00	
American National Bank, Providence	10,000 00	8,700 00	
Third National Bank	3,000 00	3,210 00	
Fourth National Bank	10,000 00	12,100 00	
First National Bank of Warren	10,000 00	9,000 00	
N. Y. Central & Hudson River R. R.	20,000 00	20,800 00	
Lake Shore & Michigan Southern R. R.	10,000 00	11,050 00	
Illinois Central R. R.	20,000 00	19,400 00	
Chicago, Rock Island & Pacific R. R.	10,000 00	7,050 00	
Chicago, Burlington & Quincy R. R.	10,000 00	9,000 00	
Michigan Central R. R. Co.	10,000 00	9,300 00	
R. I. & Mass. R. R. Co.	5,000 00	5,000 00	
Wells, Fargo & Co. express	5,000 00	7,000 00	
BONDS:			
Union Pacific Railroad	25,000 00	27,875 00	
N. Y. Elevated Railroad	28,000 00	31,220 00	
Pawtuxet Valley R. R.	22,000 00	26,400 00	
Quincy, Alton & St. Louis R. R.	10,000 00	10,500 00	
National Water Works Co.	10,000 00	10,000 00	
Milwaukee City R. R.	5,000 00	5,000 00	
Chicago, Burlington & Quincy R. R.	1,000 00	1,000 00	
Totals (carried out at market value)	$291,000 00	$310,145 00	310,145 00
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $1,140			900 00
Cash in company's principal office, $1,284.80; cash in bank, $24,014.03			25,298 83
Gross premiums in due course of collection			31,339 59
Rents due and accrued			1,537 50
Aggregate amount of all the available assets of the company			$589,610 92

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LIABILITIES.

Amount of unpaid losses (of which $1,530 are resisted)		$14,504 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$109,929 15	
Re-insurance reserve *pro rata* on fire risks running more than one year	66,901 49	
Re-insurance reserve at 100 per cent on all unexpired marine risks	638 28	
Amount of reserve on all outstanding risks		177,468 92
Cash dividends declared, due or to become due		493 50
Due and accrued for salaries, rent, advertising, or agency expenses		500 00
Commissions and brokerage		2,000 00
Return premiums		500 00
Aggregate liabilities (except capital stock)		$195,466 42
Surplus as regards policy-holders	$394,144 50	
Capital stock	300,000 00	
Surplus over capital	$94,144 50	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$316,021 52	$11,080 23	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	40,993 49	4,872 00	
Net amount of cash actually received for premiums			$281,236 26
Interest received on bonds and mortgages			5,135 81
Interest and dividends received on bonds and stocks, and from all other sources			15,882 06
Income from all other sources, viz.: rents			4,345 02
Aggregate cash income			$306,599 15

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$145,204 36	$6,459 17	
Deduct amount actually received for salvages, $600.84; re-insurance, $3,061.50	711 68	2,950 66	
	$144,492 68	$3,508 51	
Net amount paid on losses (of which $26,197.52 belonged to prior years)			$148,001 19
Cash dividends actually paid			21,022 70
Paid or allowed during the year for commissions and brokerage			52,712 39
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			19,380 00
Paid state, national, and local taxes, in this and other states			9,721 73
All other payments, viz.: miscellaneous expenses			22,234 27
Aggregate cash expenditures			$273,072 28

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$27,896,642	$306,928 86	$117,107	$1,053 01
Written during the year	28,713,227	316,021 52	1,740,895	11,080 23
Total	$56,109,869	$622,945 38	$1,858,002	$12,133 24
Deduct expirations	25,562,103	276,468 34	1,713,612	10,747 48
In force at the end of the year	$30,547,766	$346,477 04	$144,390	$1,385 76
Deduct amount re-insured	765,550	7,562 69	80,880	747 48
Net amount in force December 31, 1890	$29,782,216	$338,914 35	$63,510	$638 28

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$3,914,866
Total amount of *cash* dividends declared since the company commenced business	494,000
Total amount of the company's stock owned by the directors at par value	72,720
Total amount loaned to officers and directors	900
Losses paid from organization to date	2,581,412
Losses incurred during the year, fire, marine and inland	134,778

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$767,450 00
Premiums received	11,868 29
Losses paid	14,150 96
Total losses incurred during the year in the State of Michigan	12,102 98

EUREKA FIRE AND MARINE INSURANCE COMPANY.

OHIO.

HOME OFFICE, NO. 23 WEST THIRD STREET, CINCINNATI.

(Incorporated September 10, 1864; commenced business September 26, 1864.)

F. A. ROTHIEB, *President*. - - - - - - - - - - - ADAM BENUS, *Secretary*.

Attorney for Michigan, H. C. KLOCKSIEM, of Lansing.

CAPITAL.

Capital stock paid ..... $100,000.

ASSETS.

Real estate			$19,650 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States	$22,850 00	$27,602 25	
Cincinnati, Hamilton and Indianapolis R. R.	7,100 00	7,800 00	
STOCKS:			
Columbus & Xenia Railroad	2,850 00	4,300 50	
Amazon Insurance Co.	5,000 00	4,750 00	
Cincinnati Street Railway Co.	12,700 00	14,001 75	
Cleveland & Pittsburgh R. R. Co.	25,000 00	38,000 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R.	13,400 00	8,040 00	
Cincinnati Gas Light and Coke Co.	15,800 00	31,995 00	
Citizens' National Bank	5,000 00	13,125 00	
Metropolitan National Bank	10,000 00	1,500 00	
Security Insurance Co.	28,500 00	31,350 00	
German National Bank	5,000 00	10,750 00	
Mt. Adams & Eden Park Inclined Plane Railway	2,700 00	2,970 00	
The Cincinnati Electric Light Co.	1,505 00	2,031 75	
Atlas National Bank Co.	1,000 00	1,050 00	
Cincinnati Chamber of Commerce Certificates		300 00	
Totals (carried out at market value)	$157,405 00	$199,066 25	199,066 25

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $12,885	$11,544 04
Cash in company's principal office, $811.82; cash in bank, $8,910.68	9,722 50
Interest due and accrued on stocks, not included in "market value"	2,522 83
Interest due and accrued on collateral loans	2,171 18
Net premiums in due course of collection	16,038 63
Bills receivable, *not matured*, taken for fire, marine, or inland risks	11,726 20
Aggregate amount of all the available assets of the company	$272,441 63

LIABILITIES.

Amount of unpaid losses		$7,078 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less from date of policy	$21,394 00	
Re-insurance reserve *pro rata* on fire risks running more than one year	31,466 12	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	8,778 75	
Amount of reserve on all outstanding risks		61,638 87
Due other insurance companies		3,365 05
Aggregate liabilities (except capital stock)		$72,081 92
Surplus as regards policy-holders	$200,359 71	
Capital stock	100,000 00	
Surplus over capital	$100,359 71	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*
Gross amount of cash received for premiums	$99,008 27	$7,589 68
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	27,095 58	2,896 25
	$71,912 69	$4,693 43

Net amount of cash actually received for premiums	$76,606 12
Interest and dividends received on bonds and stocks, and from all other sources	9,814 00
Income from all other sources, viz.: Hull commission, $546.29; Metropolitan National Bank stock, $600	1,146 29
Aggregate cash income	$87,566 41

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*
Gross amount actually paid for losses	$52,318 06	$6,087 90
Deduct amount actually received for re-insurance	14,710 21	
	$37,607 85	$6,087 90

Net amount paid on losses (of which $5,283.70 belonged to prior years)	$43,695 75
Cash dividends actually paid	12,000 00
Paid or allowed during the year for commissions and brokerage	12,503 37
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	5,960 00
Paid state, national, and local taxes, in this and other states	916 33
All other payments, viz.: rent and miscellaneous expenses	5,474 38
Aggregate cash expenditures	$80,549 83

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$7,326,656	$90,168 22	$83,916	$6,479 25
Written during the year	8,067,669	96,934 76	189,482	12,876 76
Total	$15,394,325	$187,102 98	$273,398	$19,356 01
Deduct expirations	5,799,821	66,748 25	106,048	7,798 51
In force at the end of the year	$9,594,504	$120,354 73	$167,350	$11,557 50
Deduct amount re-insured	1,598,311	20,154 20	38,615	2,778 75
Net amount in force December 31, 1890	$7,996,193	$100,200 53	$128,735	$8,778 75

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,853,414
Total amount of *cash* dividends declared since the company commenced business	172,100
Total amount of company's stock owned by the directors at par value	15,000
Total amount loaned to officers and directors	5,544
Losses paid from organization to date	1,104,127
Losses incurred during the year, fire, marine and inland	45,490
Loaned to stockholders not officers	6,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$716,965 00
Premiums received	9,415 81
Losses paid	2,591 96
Total losses incurred during the year in the State of Michigan	4,210 61

EXCHANGE FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, Nos. 41 & 43 PINE STREET.

(Incorporated, April 9, 1853; commenced business, May, 1853.)

RICHARD C. COMBES, *President.* - - - - - GEORGE W. MONTGOMERY, *Secretary.*

Attorney for Michigan, PETER SCHULTE, of Detroit.

CAPITAL.

Capital stock paid ..... $200,010.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$92,950 00
Interest due $1,818, and accrued, $ 926.50 on said mortgage loans; total		2,744 50
Value of lands mortgaged	$158,500 00	
Buildings (insured for $66,900)	80,000 00	
Total value of mortgaged premises	$238,500 00	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States Government bonds	$70,000 00	$84,000 00	
New York county bonds	23,860 70	25,015 00	
Standard Gas Light Co. stock	20,000 00	20,000 00	
Totals (carried out at market value)	$113,860 70	$129,015 00	$129,015 00
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $124,073			87,300 00
Cash in company's principal office, $16,703.36; cash in bank, $9,750.43			26,453 79
Interest due and accrued on collateral loans			3,291 00
Gross premiums in due course of collection			25,735 42
Bills receivable, *not matured*, taken for fire, marine and inland risks			5,851 16
Aggregate amount of all the available assets of the company			$373,340 87

LIABILITIES.

Amount of unpaid losses (of which $500 are resisted)		$35,011 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$69,344 05	
Re-insurance reserve *pro rata* on fire risks running more than one year	44,048 30	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	5,169 73	
Amount of reserve on all outstanding risks		118,562 08
Cash dividends declared, due or to become due		500 90
Commissions and brokerage		4,219 26
Return premiums		317 64
Aggregate liabilities (except capital stock)		$158,610 88
Surplus as regards policy-holders	$214,729 99	
Capital stock	200,010 00	
Surplus over capital	$14,719 99	

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$282,488 72	$52,618 67	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	29,878 43	3,087 78	
	$252,610 29	$49,530 89	
Net amount of cash actually received for premiums			$302,141 18
Interest received on bonds and mortgages			6,895 85
Interest and dividends received on bonds and stocks, and from all other sources			8,695 90
Bills and notes received during the year for premiums remaining unpaid (carried inside):			
Fire risks		$22,682 79	
Marine and inland risks		8,868 24	
Aggregate cash income			$317,732 93

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses	$213,980 58	$51,274 09
Deduct amount actually received for salvages, $5,269.33; re-insurance, $2,556.77	7,826 10	
	$206,154 48	$51,274 09

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Net amount paid on losses (of which $41,543.45 belonged to prior years)	$257,428 57
Cash dividends actually paid	7,000 35
Paid or allowed during the year for commissions and brokerage	65,358 50
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	22,374 18
Paid state, national, and local taxes, in this and other states	6,441 83
All other payments, viz.: rent and miscellaneous expenses	10,646 93
Aggregate cash expenditures	$369,250 36

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$29,348,699	$214,229 02	$553,463	$22,263 16
Written during the year	27,791,686	277,884 77	6,240,284	59,367 53
Total	$57,135,385	$492,113 79	$6,793,747	$81,630 69
Deduct expirations	25,884,312	257,606 48	6,590,614	76,460 96
In force at the end of the year	$31,251,073	$234,507 31	$203,133	$5,169 73
Deduct amount re-insured	1,131,591	7,722 61	None.	None.
Net amount in force December 31, 1890	$30,119,482	$226,784 70	$203,133	$5,169 73

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$5,203,478
Total amount of cash dividends declared since the company commenced business	424,626
Total amount of the company's stock owned by the director's at par value	102,300
Total amount loaned to officers and directors	18,800
Losses paid from organization to date	3,345,499
Losses incurred during the year, fire, marine and inland	250,900

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	*Marine and Inland Risks.*	*Aggregate.*
Fire, marine and inland risks taken	$513,108 00	$2,140 00	$515,248 00
Premiums received	5,575 03	10 83	5,585 86
Losses paid	2,662 87	.....	2,662 87
Total losses incurred during the year in the State of Michigan	6,951 94	.....	6,951 94

FARMERS' FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, YORK.

(Incorporated April 6, 1853; commenced business May 16, 1853.)

G. EDWARD HERSH, *President.* - - - - - - - - DAVID STRICKLER, *Secretary*

Attorney for Michigan, ALFRED BUNCLARK, of Detroit.

Cash assets treated as capital under act 36, laws of 1883, $200,000.

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ASSETS.

Real estate		$36,500 00
Loans on bond and mortgage of real estate (first liens) of which $1,900 is in process of foreclosure		193,973 24
Interest due, $327.10; and accrued, $3,905.66 on said mortgage loans; total		4,232 76
Value of lands mortgaged	$323,525	
Buildings (insured for $42,675)	285,125	
Total value of mortgaged premises	$608,650	

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	Market Value.	
Bonds:			
York, Pa., City	$13,000 00	$13,000 00	
N. C. R. W. general mortgage	25,000 00	27,790 00	
Pennsylvania R. R.	20,000 00	24,750 00	
Philadelphia & Erie R. R.	15,000 00	16,575 00	
Shamokin, Sunbury & Lewisburg R. R.	10,000 00	10,000 00	
U. S. registered	10,000 00	12,200 00	
Philadelphia & Reading R. R. Co.	20,000 00	16,050 00	
York County Flood loan	15,000 00	15,000 00	
Philadelphia, W., & Balt. R. R. trust cert.	40,000 00	38,700 00	
Stocks:			
Farmers' National Bank of York, Pa.	1,200 00	2,100 00	
York Co. National Bank	1,000 00	2,500 00	
First National Bank of York, Pa.	2,000 00	4,200 00	
York National Bank of York, Pa.	15,000 00	27,300 00	
York Water Company	14,625 00	48,847 50	
Pennsylvania R. R. Company	10,000 00	10,000 00	
Totals (carried out at market value)	$211,825 00	$269,012 50	269,012 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $2,900	1,300 00
Cash in banks	55,347 16
Interest due and accrued on collateral loans	1 53
Net premiums in due course of collection	25,964 69
Rents due and accrued	18 32
Aggregate amount of all the available assets of the company	$586,350 20

LIABILITIES.

Amount of unpaid losses		$26,111 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$106,539 09	
Re-insurance reserve *pro rata* on fire risks running more than one year	193,756 87	
Amount of reserve on all outstanding risks		300,295 96
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		5,037 16
Due and accrued for salaries, rent, advertising or agency expenses		159 68
Taxes		2,500 00
Aggregate liabilities (except capital stock)		$334,103 80
Surplus as regards policy-holders	$252,246 40	
Capital stock	200,000 00	
Surplus over capital	$52,246 40	

INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums	$370,321 83
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	36,216 30

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Net amount of cash actually received for premiums		$334,105 53
Interest received on bonds and mortgages		10,445 62
Interest and dividends received on bonds and stocks, and from all other sources		13,728 22
Income from all other sources, viz.: rents, $353; additional premiums, $1,768.53		2,121 53
Deposit premiums received for perpetual fire risks (carried inside)	$37 50	
Aggregate cash income		$360,400 90

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$219,354 62	
Deduct amount actually received for salvages, $660.95; re-insurance, $3,823 34	4,484 29	
Net amount paid on losses (of which $20,069.26 belonged to prior years)		$214,870 33
Paid or allowed during the year for commissions and brokerage		67,866 34
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		23,085 94
Licenses, legal advertising and state fees		9,025 69
All other payments, viz.: miscellaneous expenses		21,457 82
Aggregate cash expenditures		$336,306 12

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$45,504,074	$558,120 05
Written during the year	30,021,294	370,321 83
Total	$75,525,368	$928,441 88
Deduct expirations	27,738,474	348,103 73
In force at the end of the year	$47,786,894	$580,338 15
Deduct amount re-insured	260,343	2,747 28
Net amount in force December 31, 1890	$47,526,551	$577,590 87

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$6,499,650
Total amount loaned to officers and directors	4,000
Losses paid from organization to date	4,105,536
Losses incurred during the year, fire	219,329

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$645,567 00
Premiums received	10,300 85
Losses paid	9,764 57
Total losses incurred during the year in the State of Michigan	9,790 57

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FARRAGUT FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 346 BROADWAY, NEW YORK CITY.

(Incorporated January 29, 1872; commenced business January 30, 1872.)

JOHN E. LEFFINGWELL, *President.* - - - - - - - SAMUEL DARBEE, *Secretary.*

Attorney for Michigan, J. C. BURTON, Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate		$6,000 00
Loans on bond and mortgage of real estate (first liens)		22,000 00
Interest accrued on said mortgage loans		322 50
Value of lands mortgaged	$29,000	
Buildings (insured for $12,800)	14,000	
Total value of mortgaged premises	$43,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States	$60,000 00	$73,200 00	
District of Columbia	60,000 00	73,500 00	
New York, Ontario & Western R. R. Co.	50,000 00	55,500 00	
New York, Chicago & St. Louis R. R. Co.	15,000 00	13,650 00	
Central R. R. Co. of New Jersey	15,000 00	16,125 00	
STOCKS:			
Fourth National Bank	10,000 00	17,250 00	
New York Produce Exchange Bank	5,200 00	6,032 00	
Clinton Bank	6,000 00	7,200 00	
Long Island Loan and Trust Co.	25,000 00	52,500 00	
Brooklyn Gas Light Co.	11,250 00	13,050 00	
Peoples' Gas Light Co.	5,000 00	4,250 00	
Citizens' Gas Light Co.	4,000 00	3,900 00	
Totals (carried out at market value)	$266,450 00	$336,157 00	336,157 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $25,775	18,000 00
Cash in company's principal office, $1,639.07; cash in banks, $23,188.81	24,827 88
Interest due and accrued on collateral loans	123 50
Gross premiums in due course of collection	23,074 50
Rents due and accrued	42 00
Aggregate amount of all the available assets of the company	$430,547 38

Items not admitted as Available Assets.

Office furniture	$4,000 00

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LIABILITIES.

Amount of unpaid losses (of which $900 are resisted)		$5,540 51
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$59,000 28	
Re-insurance reserve *pro rata* on fire risks running more than one year	58,771 72	
Amount of reserve on all outstanding risks		117,772 00
Due and accrued for salaries, rent, advertising, or agency expenses		2,000 00
Commissions and brokerage		2,229 62
Taxes accrued		600 00
Aggregate liabilities (except capital stock)		$128,142 13
Surplus as regards policy-holders	$302,405 25	
Capital stock	200,000 00	
Surplus over capital	$102,405 25	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$176,129 37	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	9,495 57	
Net amount of cash actually received for premiums		$166,633 80
Interest received on bonds and mortgages		1,290 00
Interest and dividends received on bonds and stocks, and from all other sources		13,943 08
Income from all other sources, viz.: rents, $480; profit and loss, $4.60		484 60
Aggregate cash income		$182,351 48

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$70,168 09	
Deduct amount actually received for re-insurance	4,602 34	
Net amount paid on losses (of which $8,488.86 belonged to prior years)		$65,565 75
Cash dividends actually paid		20,000 00
Paid or allowed during the year for commissions and brokerage		31,195 84
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		23,583 34
Paid state, national and local taxes, in this and other states		6,109 01
All other payments, viz.: miscellaneous expenses		18,345 59
Aggregate cash expenditures		$164,799 53

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$29,209,399	$230,531 92
Written during the year	22,994,825	190,132 53
Total	$52,204,224	$420,664 45
Deduct expirations	22,472,553	183,367 59
In force at the end of the year	$29,731,671	$237,296 86
Deduct amount re-insured	1,138,631	8,383 69
Net amount in force December 31, 1890	$28,593,040	$228,913 17

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,858,764
Total amount of *cash* dividends declared since the company commenced business	434,000
Total amount of the company's stock owned by the directors at par value	60,100
Total amount loaned to officers and directors	31,000
Losses paid from organization to date	1,277,618
Losses incurred during the year, fire	61,717

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BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$306,325 00
Premiums received	3,179 27
Losses paid	1,536 56
Total losses incurred during the year in the State of Michigan	1,636 78

FIREMEN'S INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, NOS. 784 & 786 BROAD STREET, NEWARK.

(Incorporated December 3,1855; commenced business December 3, 1855.)

JOHN H. KASE, *President.* . . . . . CHARLES COLYER, *Secretary.*

Attorney for Michigan, CHARLES L. CLARK, of Detroit.

CAPITAL.

Capital stock paid ..... $600,000.

ASSETS.

Real estate		$122,679 13
Loans on bond and mortgage of real estate (first liens), of which $6,200 is in process of foreclosure		932,296 00
Interest due $2,103 and accrued, $11,923.92 on said mortgage loans; total		14,026 92
Total value of mortgaged premises, (buildings insured for $1,214,095)	$2,210,475	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States Government	$30,000 00	$34,750 00	
M. & E. R. R.	50,000 00	67,000 00	
Orange & Newark Horse Railroad	40,000 00	43,200 00	
Essex Passenger Railroad	24,000 00	25,920 00	
East Orange Township	4,033 82	4,033 82	
Newark Electric Light and Power Co.	12,500 00	12,500 00	
STOCKS:			
United N. J. Railroad and Canal Co.	13,900 00	31,553 00	
Delaware, Lackawanna & Western R. R. Co.	50,000 00	65,000 00	
Norris & Essex R. R. Co.	65,000 00	93,600 00	
Newark City National Bank	20,000 00	30,000 00	
Second National Bank	20,000 00	29,000 00	
National Newark Banking Co.	20,000 00	31,000 00	
National State Bank	30,000 00	44,100 00	
Essex County National Bank	18,900 00	39,690 00	
German National Bank	4,200 00	6,930 00	
Manufacturers National Bank	10,000 00	14,500 00	
Newark Fire Insurance Co.	5,000 00	8,500 00	
American Insurance Co.	20,000 00	40,000 00	
Peterson Gas Light Co.	10,000 00	10,000 00	
Newark " " "	11,000 00	24,200 00	
Citizens' " " "	11,850 00	20,145 00	
Newark & Rosendale Cement Co.	4,000 00	4,800 00	
Totals (carried out at market value)	$474,383 82	$680,421 82	680,421 82

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Cash in company's principal office, $5,681.24; cash in bank $17,619.07	$23,300 31
Interest due and accrued on stocks, not included in "market value"	5,150 00
Gross premiums in due course of collection	15,843 47
Rents due and accrued	1,715 93
Due from other companies for re-insurance on losses already paid	11 15
Aggregate amount of all the available assets of the company	$1,795,444 73

LIABILITIES.

Amount of unpaid losses (of which $4,787.40 are resisted)		$14,382 22
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$94,053 17	
Re-insurance reserve *pro rata* on fire risks running more than one year	121,442 23	
Amount of reserve on all outstanding risks		215,495 40
Unpaid principal on scrip, $1,963; interest due to scrip-holders, $518.23		2,481 23
Commissions and brokerage		2,438 17
Return premiums		1,364 28
Aggregate liabilities (except capital stock)		$236,161 30

Surplus as regards policy-holders	$1,559,283 43
Capital stock	600,000 00
Surplus over capital	$959,283 43

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$291,568 17	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	31,111 04	
Net amount of cash actually received for premiums		$260,457 13
Interest received on bonds and mortgages		48,668 63
Interest and dividends received on bonds and stocks, and from all other sources		40,024 22
Income from all other sources, viz.: rents		7,676 90
Aggregate cash income		$356,826 88

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$125,569 88	
Deduct amount actually received for salvages, $209.29; re-insurance, $2,192.37	2,401 66	
Net amount paid on losses (of which $11,678.47 belonged to prior years)		$123,168 22
Cash dividends actually paid		72,000 00
Interest paid to scrip-holders		7 84
Scrip, or certificate of profits redeemed in cash		22 00
Paid or allowed during the year for commissions and brokerage		46,021 32
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		20,067 06
Paid state, national, and local taxes, in this and other states		10,734 30
All other payments, viz.: miscellaneous expenses		18,762 13
Aggregate cash expenditures		$290,782 87

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$47,794,592	$416,646 72
Written during the year	44,110,182	299,796 10
Total	$91,904,774	$716,442 82
Deduct expirations	40,535,901	289,468 31
In force at the end of the year	$51,368,873	$426,974 51
Deduct amount re-insured	1,191,700	11,105 35
Net amount in force December 31, 1890	$50,177,173	$415,869 16

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$5,465,623
Total amount of *cash* dividends declared since the company commenced business	1,182,500
Total amount of the company's stock owned by the directors at par value	231,840
Losses paid from organization to date	2,325,083
Dividends declared payable in *stock* from organization	450,000
Losses incurred during the year, fire	121,077

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$443,590 00
Premiums received	5,106 34
Losses paid	1,358 45
Total losses incurred during the year in the State of Michigan	1,349 20

FIREMENS' INSURANCE COMPANY.

OHIO.

HOME OFFICE, DAYTON.

(Incorporated 1856; commenced business 1856.)

S. CRAIGHEAD, *President.* - - - - - - - - CHARLES RICHARDSON, *Secretary.*

Attorney for Michigan, EUGENE HARBECK, of Detroit.

CAPITAL.

Capital stock paid ..... $250,000.

ASSETS.

Real estate		$84,147 81
Loans on bond and mortgage of real estate (first liens), of which $3,000 is in process of foreclosure		278,330 52
Interest due, $436.66, and accrued, $5,879.85 on said mortgage loans; total		6,316 51
Value of lands mortgaged	$609,800	
Buildings (insured for $126,320)	227,850	
Total value of mortgaged premises	$837,650	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	Par Value.	Market Value.	
Merchants' National Bank	$18,500 00	$24,003 75	
First National Bank	4,000 00	4,880 00	
Dayton National Bank	2,200 00	3,630 00	
Citizens' National Bank	5,000 00	6,750 00	
Totals (carried out at market value)	$29,700 00	$39,263 75	$39,263 75

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $59,350	28,000 00
Cash in company's principal office, $2,090.23; cash in bank, $17,329.07	19,419 30
Interest due and accrued on stocks, not included in "market value"	473 00
Interest due and accrued on collateral loans	343 56
Gross premiums in due course of collection	27,143 12
Bills receivable, *not matured*, taken for fire risks	1,311 33
Rents due and accrued	581 99
Due from other companies for re-insurance on losses already paid	1,380 75
Aggregate amount of all the available assets of the company	$486,711 64

LIABILITIES.

Amount of unpaid losses (of which $6,750 are resisted)		$13,710 31
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$59,592 93	
Re-insurance reserve *pro rata* on fire risks running more than one year	38,286 21	
Amount of reserve on all outstanding risks		147,879 14
Commissions and brokerage		2,140 32
Aggregate liabilities (except capital stock)		$163,729 77

Surplus as regards policy-holders	$322,981 87
Capital stock	250,000 00
Surplus over capital	$72,981 87

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$246,304 31	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	73,626 98	
Net amount of cash actually received for premiums		$172,677 33
Interest received on bonds and mortgages		16,830 01
Interest and dividends received on bonds and stocks, and from all other sources		3,043 79
Income from all other sources, viz.: rents, $7,004.67; discount, $373.61; premiums on U. S. bonds sold, $8,906.25		16,284 53
Aggregate cash income		$208,835 66

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$119,940 00	
Deduct amount actually received for salvages, $440.35; re-insurance, $16,589.47	17,029 82	
Net amount paid on losses (of which $31,534.83 belonged to prior years)		$102,910 18
Cash dividends actually paid		15,000 00
Paid or allowed during the year for commissions and brokerage		36,158 67

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Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	$14,048 00
Paid state, national, and local taxes, in this and other states	6,186 40
All other payments	22,428 18
Aggregate cash expenditures	$196,731 43

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$24,660,790	$290,349 11
Written during the year	18,606,442	247,523 44
Total	$43,267,232	$537,872 55
Deduct expirations	13,139,109	188,123 43
In force at the end of the year	$30,128,123	$349,749 12
Deduct amount re-insured	5,206,279	63,099 52
Net amount in force December 31, 1890	$24,921,844	$286,649 60

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$3,823,967
Total amount of *cash* dividends declared since the company commenced business	537,352
Total amount of the company's stock owned by the directors at par value	29,060
Total amount loaned to officers and directors	30,000
Losses paid from organization to date	1,715,837
Losses incurred during the year, fire	100,397

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$334,736 00
Premiums received	9,848 43
Losses paid	3,718 83
Total losses incurred during the year in the State of Michigan	4,893 83

FIREMAN'S FUND INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, NO. 401 CALIFORNIA ST., SAN FRANCISCO.

(Incorporated May 3, 1863; commenced business June 18, 1863.)

DAVID J. STAPLES, *President.* . . . . . BERNARD FAYMONVILLE, *Secretary.*

Attorney for Michigan, GEORGE C. COOPER, of Lansing.

CAPITAL.

Capital stock paid ..... $1,000,000.

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ASSETS.

Real estate		$300,000 00
Loans on bond and mortgage of real estate (first liens)		324,925 00
Interest due $278.13, and accrued, $1,100.37 on said mortgage loans; total		1,378 50
Value of lands mortgaged	$841,850	
Buildings (insured for $144,350)	274,100	
Total value of mortgaged premises	$1,115,950	

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	*Market Value.*	
Bonds:			
Omnibus Cable Co.	$200,000 00	$235,000 00	
Market Street Cable R. R. Co.	53,000 00	66,250 00	
Powell Street Railway Co.	50,000 00	58,000 00	
Sutter Street Railway	50,000 00	52,500 00	
Northern Railway of California	50,000 00	56,250 00	
Oakland City Gas, Light and Heat Co.	50,000 00	51,500 00	
San Diego Gas and Electric Light Co.	20,000 00	20,800 00	
Riverside Water Co.	70,000 00	72,800 00	
California Dry Dock Co.	48,500 00	49,712 50	
Pacific Rolling Mills	20,000 00	20,600 00	
Union Iron Works	4,000 00	4,100 00	
Stocks:			
Bank of California	6,000 00	16,500 00	
First National Bank, San Francisco	10,700 00	18,190 00	
Anglo-California Bank	5,000 00	7,750 00	
Grangers' Bank of California	30,000 00	32,100 00	
Oakland Bank of Savings	22,500 00	31,500 00	
Savings Bank of Santa Rosa	9,000 00	13,500 00	
California Street Cable R. R. Co.	100,000 00	109,000 00	
Presidio and Ferries R. R. Co.	30,250 00	13,750 00	
North Beach and Mission R. R. Co.	30,000 00	16,500 00	
Sutter Street R. R. Co.	44,000 00	39,600 00	
Oakland Gas, Light and Heat Co.	11,000 00	18,975 00	
Stockton Gas, Light and Heat Co.	10,000 00	10,000 00	
Pacific Gas Improvement Co.	6,666 66	13,700 00	
California Dry Dock Co.	65,600 00	20,992 00	
Pacific Rolling Mills	50,000 00	50,000 00	
Totals (carried out at market value)	$1,046,216 66	$1,099,369 50	1,099,369 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $629,885	368,800 00
Cash in company's principal office, $14,942; cash in bank, $175,285.45	190,227 45
Interest due and accrued on stocks, not included in "market value"	4,575 26
Interest due and accrued on collateral loans	3,023 38
Net premiums in due course of collection	264,388 98
Bills receivable, *not matured*, taken for fire, marine, or inland risks	60,256 65
Rents due and accrued, $75; fire premium notes, $9,268.42; warrants, $1,402.24	10,745 66
Due from other companies for re-insurance on losses already paid	2,699 54
Aggregate amount of the available assets of the company	$2,630,389 92
Deduct special deposit in Oregon	50,000 00
Total admitted assets	$2,580,389 92

LIABILITIES.

Amount of unpaid losses (of which $9,458.33 are resisted)		$82,113 33
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$432,150 08	
Re-insurance reserve *pro rata* on fire risks, running more than one year	409,176 45	
Re-insurance reserve at 100 per cent on all unexpired marine and inland navigation risks	112,978 52	
Amount of reserve on all outstanding risks		954,305 05
Commissions and brokerage		23,566 27
Marine bills payable, $8,744.47; agent's balances, $6,404.64		15,149 11

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Aggregate		$1,075,133 76
Deduct liability on special deposit		16,622 48
Net liabilities (except capital stock)		$1,058,511 28
Surplus as regards policy-holders	$1,521,878 64	
Capital stock	1,000,000 00	
Surplus over capital	$521,878 64	

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$1,607,391 44	$321,119 43	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	448,842 55	146,028 94	
	$1,158,548 89	$175,090 49	
Net amount of cash actually received for premiums			$1,333,639 38
Interest received on mortgages, collateral loans, and from all other sources			38,016 60
Interest and dividends received on bonds and stocks			61,682 93
Income from all other sources, viz.: rents			20,859 08
Aggregate cash income			$1,454,197 99

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses	$630,887 34	$149,907 38	
Deduct amount actually received for salvages, $3,368.04; re-insurance, $72,493.47	75,856 51	65,119 38	
	$555,030 83	$84,788 00	
Net amount paid on losses (of which $93,982.78 belonged to prior years)			$639,818 83
Cash dividends actually paid			120,000 00
Paid or allowed during the year for commissions and brokerage			182,392 55
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			112,654 77
Paid state, national, and local taxes, in this and other states			25,688 64
All other payments and expenditures			127,906 08
Aggregate cash expenditures			$1,208,460 87

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$116,705,618	$1,607,016 92	$2,481,783	$165,116 19
Written during the year	119,453,876	1,640,073 52	22,276,144	333,764 20
Total	$236,159,494	$3,247,090 44	$24,757,927	$498,880 39
Deduct expirations	102,993,592	1,429,477 07	20,991,931	314,073 30
In force at the end of the year	$133,165,902	$1,817,613 37	$3,765,996	$184,807 09
Deduct amount re-insured	11,020,694	218,549 28	1,447,932	71,828 57
Net amount in force December 31, 1890	$122,144,208	$1,599,064 09	$2,318,064	$112,978 52

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$19,174,008
Total amount of *cash* dividends declared since the company commenced business	1,936,060
Total amount of company's stock owned by the directors at par value	142,000
Total amount loaned to officers and directors	34,000

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Losses paid from organization to date	$9,692,887
Dividends declared payable in *stock* from organization	100,000
Losses incurred during the year, fire, marine and inland	618,926
Loaned to stockholders not officers	53,000
Amount deposited in different states and countries for the security of *all* the company's policy-holders	25,000

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Oregon	50,000 00	16,622 48

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$3,570,265 77
Premiums received	48,766 55
Losses paid	21,411 69
Total losses incurred during the year in the State of Michigan	19,147 75

FIRE ASSOCIATION OF PHILADELPHIA.

PENNSYLVANIA.

HOME OFFICE, NO. 34 N. FIFTH ST., PHILADELPHIA.

(Incorporated March 20, 1820; commenced business September 1, 1817.)

J. LIGHTFOOT, *President.* - - - - - - - - - W. S. WINSHIP, *Secretary.*

Attorney for Michigan, THOMAS J. REILLY, of Detroit.

CAPITAL.

Capital stock paid ..... $500,000.

ASSETS.

Real estate		$129,991 00
Loans on bond and mortgage of real estate (first liens), of which $6,325 is in process of foreclosure		1,612,217 01
Interest due, $6,310.51, and accrued, $24,022.03 on said mortgage loans; total		30,332 54
Value of lands mortgaged	$2,134,825	
Buildings (insured for $1,211,875)	1,837,591	
Total value of mortgaged premises	$3,972,416	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
BONDS:			
City of Philadelphia 6 per cent loan	$372,900 00	$462,396 00	
City of Philadelphia 3 per cent loan	100,000 00	100,000 00	
City of Camden 7 per cent	1,500 00	1,875 00	
City of Clay Centre 6 per cent	3,000 00	3,000 00	
City of Richmond 6 per cent certificates	25,000 00	30,000 00	
City of Millville 7½ per cent	6,000 00	6,600 00	
City of Cincinnati 7.3 per cent	125,000 00	161,250 00	
State of Georgia 4½ per cent	25,000 00	26,000 00	
Northern Central R. W. Co. 6 per cent gen. mort.	168,000 00	193,200 00	
Catawissa R. R. 7 per cent	10,000 00	11,500 00	
Lehigh Valley R. R. 7 per cent	32,000 00	43,040 00	
Lehigh Valley R. R. 6 per cent	100,000 00	125,000 00	
Shamokin Valley & Pottsville 7 per cent	20,000 00	24,200 00	
Philadelphia & Erie R. R. 5 per cent	100,000 00	112,000 00	
Belt R. R. & Stock Yards 6 per cent	50,000 00	56,500 00	
Louisville & Nashville R. R. 6 per cent	95,000 00	107,350 00	
Camden & Atlantic R. R. 5 per cent	30,000 00	31,200 00	
Texas & Pacific R. R. 6 per cent 1st mort.	13,000 00	13,650 00	
Pennsylvania R. R. 6 per cent gen. mort.	58,000 00	72,500 00	
Pennsylvania R. R. 6 per cent con. mort.	50,000 00	58,000 00	
N. Pacific R. R. 6 per cent 1st mort. land grant	25,000 00	28,750 00	
N. Pacific R. R. 6 per cent 1st mort. (Pend'or Div.)	25,000 00	25,500 00	
Philadelphia & Reading R. R. 4 per cent gen. mort.	10,000 00	8,000 00	
Pennsylvania County 6 per cent	34,000 00	36,040 00	
Philadelphia & Reading R. R. 6 per cent car trust certificates	25,000 00	25,000 00	
Security Car Trust of Pa. 6 per cent, series A	20,000 00	20,000 00	
Baltimore & Ohio Equipment Association 5 per cent, series B	25,000 00	25,000 00	
Pennsylvania and New York canal 7 per cent	8,000 00	8,960 00	
Lehigh Coal and Navigation Company 7 per cent con. mort.	100,000 00	124,000 00	
Chamber of Commerce Ass'n 6 per cent	12,000 00	12,000 00	
Masonic Temple 4 per cent	20,000 00	20,000 00	
Peoria Mercantile Library Ass'n 6 per cent	19,000 00	19,000 00	
Mortgage Trust Company of Pennsylvania 5 per cent deb.	50,000 00	50,000 00	
Phiadelphia City Pass. R. W. Co. 5 per cent	50,000 00	53,500 00	
STOCKS:			
Pennsylvania R. R.	126,500 00	126,500 00	
Philadelphia. Germantown & Norristown R. R.	16,550 00	41,375 00	
Chestnut Hill R. R.	3,500 00	8,750 00	
Totals (carried out at market value)	$1,953,950 00	$2,271,636 00	$2,271,636 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $458,937.50	345,800 00
Cash in company's principal office, $10,181.54; cash in bank $156,937.50	167,119 74
Interest due and accrued on stocks, not included in "market value"	13,193 00
Interest due and accrued on collateral loans	1,748 10
Net premiums in due course of collection	169,869 07
Rents due and accrued	73 00
Aggregate amount of all the available assets of the company	$4,741,979 46
Deduct special deposits in other states	50,000 00
Total admitted assets	$4,691,979 46

Items not admitted as available assets.

Company's own stock	$104,040 00
Loans on company's own stock	400 00
Total	$104,440 00

LIABILITIES.

Amount of unpaid losses (of which $16,426.34 are resisted)		$161,516 09
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$650,051 55	
Re-insurance reserve *pro rata* on fire risks running more than one year	639,709 06	

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Amount of reserve on all outstanding risks		$1,289,760 61
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		1,994,946 68
Aggregate		$3,446,223 38
Deduct liabilities on special deposits		28,504 43
Net liabilities (except capital stock)		$3,417,718 95
Surplus as regards policy-holders	$1,274,260 51	
Capital stock	500,000 00	
Surplus over capital	$774,260 51	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,979,410 52	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	266,365 12	
Net amount of cash actually received for premiums		$1,713,045 40
Interest received on bonds and mortgages		84,943 91
Interest and dividends received on bonds and stocks, and from all other sources		144,162 56
Income from all other sources, viz.: rents, $1,255.05; miscellaneous, $2,691.64		3,946 69
Deposit premiums (less 10 per cent) received for perpetual fire risks (carried inside)	$54,569 34	
Aggregate cash income		$1,946,098 56

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$888,872 46	
Deduct amount actually received for salvages, $9,308.39; re-insurance, $16,882.30	26,191 69	
Net amount paid on losses (of which $130,469 belonged to prior years)		$862,680 77
Cash dividends actually paid		200,000 00
Paid or allowed during the year for commissions and brokerage		338,993 73
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		140,896 28
Paid state, national, and local taxes, in this and other states		55,288 89
All other payments, viz.: miscellaneous expenses		33,177 78
Aggregate cash expenditures		$1,631,037 45

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$276,653,386	$4,315,650 56
Written during the year	163,912,254	1,979,410 52
Total	$440,565,640	$6,295,061 08
Deduct expirations	144,063,923	1,741,926 13
In force at the end of the year	$296,501,717	$4,553,134 95
Deduct amount re-insured	4,003,979	54,953 56
Net amount in force December 31, 1890	$292,497,738	$4,498,181 39

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$26,774,675
Total amount of *cash* dividends declared since the company commenced business	8,979,762
Total amount of the company's stock owned by the directors at par value	58,850
Losses paid from organization to date	15,189,606
Losses incurred during the year, fire	881,283
Loaned to stockholders not officers	400

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Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Virginia	$25,000 00	$14,080 72
Georgia	25,000 00	14,423 71
	$50,000 00	$28,504 43

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$3,482,000 00
Premiums received	56,512 49
Losses paid	35,902 54
Total losses incurred during the year in the State of Michigan	40,447 49

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

PENNSYLVANIA.

HOME OFFICE, No. 110 S. 4th STREET, PHILADELPHIA.

(Incorporated May 31, 1832; commenced business April 19, 1833.)

JAMES N. STONE, *President.* - - - - - - - - CHARLES R. PECK, *Secretary.*

Attorney for Michigan, IRA WORCESTER, of Detroit.

CAPITAL.

Capital stock paid ..... $400,000.

ASSETS.

Real estate		$66,050 00
Loans on bond and mortgage of real estate (first liens), of which $6,000 is in process of foreclosure		276,200 00
Interest due $1,562.50, and accrued, $2,841.71 on said mortgage loans; total		4,404 21
Total value of mortgaged premises, buildings (insured for $212,400)	$587,350	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*
Jersey City, 7 per cent loan	$9,000 00	$10,800 00
Lehigh Valley R. R. 1st mortgage 6's	5,000 00	5,700 00
Lehigh Valley R. R. 2d mortgage 7's, registered	8,000 00	10,800 00
Lehigh Valley R. R. consolidated mortgage 6's, registered	2,000 00	2,660 00
Lehigh Valley R. R. consolidated mortgage 6's, coupons	3,000 00	3,990 00
Delaware and Bound Brook R. R. 1st mortgage 7's	24,000 00	31,680 00
North Pennsylvania R. R. mortgage 7's	12,000 00	15,000 00
Catawissa R. R. bonds 2d mortgage 7's	4,000 00	4,640 00
Pennsylvania Company 6's registered	14,000 00	14,910 00
Pennsylvania and New York Canal and Railroad, 1st mortgage 7's	6,000 00	7,500 00

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	Par Value.	Market Value.	
Pennsylvania and New York and Railroad, Canal 1st mortgage 7's	$4,000 00	$4,520 00	
Elmira and Williamsport R. R. stock, 11 shares	550 00	495 00	
Huntingdon and Broad Top R. R. and Coal Company 2d mortgage 7's	10,500 00	11,865 00	
Pittsburgh, Cincinnati and St. Louis R. R. Co., 1st mortgage 7's	20,000 00	23,800 00	
American Steamship Company, 1st mortgage 6's	4,500 00	4,725 00	
West Jersey R. R. 1st mortgage 6's	7,000 00	7,560 00	
New York Car Trust No. 2, series D	5,000 00	5,000 00	
United New Jersey R. R. and Canal Company, consolidated mortgage 6's	20,000 00	23,400 00	
Philadelphia and Erie R. R. consolidated mortgage 5's	10,000 00	11,100 00	
Pennsylvania R. R. general mortgage 6's, registered	5,000 00	6,300 00	
Pennsylvania R. R. general mortgage 6's, coupons	6,000 00	7,560 00	
Junction R. R. Company, 2d mortgage 6's	7,000 00	8,260 00	
Camden and Atlantic R. R., 1st mortgage 6's	4,000 00	4,640 00	
Belvidere Delaware R. R. 1st mortgage 6's	1,000 00	1,160 00	
Connecting Railway, series C, 6 per cent	2,000 00	2,320 00	
Connecting Railway, series D	1,000 00	1,160 00	
West Chester and Philadelphia R. R. general mortgage 7's	2,000 00	2,040 00	
Philadelphia, Germantown and Norristown R. R. stock, 264 shares	13,200 00	34,320 00	
City of Camden 7 per cent bonds	1,000 00	1,180 00	
Pennsylvania R. R. consolidated mortgage 6's	6,000 00	6,960 00	
Philadelphia and Reading Car Trust 6's	5,000 00	5,120 00	
United Companies of New Jersey, 150 shares	15,000 00	33,787 00	
Germantown Passenger R. R., 205 shares	10,250 00	18,860 00	
Schuylkill River East Side R. R. 1st mortgage 5's	15,000 00	15,600 00	
Pennsylvania Steel Co., 5 per cent	15,000 00	16,050 00	
Baltimore & Ohio Equipment Association, series A	12,000 00	12,120 00	
2d and 3d St. Passenger R. W. Co.	5,000 00	17,500 00	
Pennsylvania & Northwestern R. R. Co., gen. mtge. 5's	10,000 00	10,400 00	
Pennsylvania R. R. Co.	10,800 00	10,800 00	
Lehigh Valley Railway, 4½ per cent	25,000 00	26,000 00	
The National Bank of the Northern Liberties	3,450 00	11,385 00	
Totals (carried out at market value)	$343,250 00	$453,667 00	$453,667 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $42,620		34,000 00
Cash in company's principal office, $139.74; cash in bank, $22,985.78		23,125 52
Interest due and accrued on stocks, not included in "market value"		605 62
Interest due and accrued on collateral loans		289 05
Gross premiums in due course of collection		39,664 36
Rents due and accrued		547 15
Perpetual deposits in other companies		2,700 83
Aggregate amount of all the available assets of the company		$901,253 74

LIABILITIES.

Amount of unpaid losses (of which $715.13 are resisted)		$24,312 05
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$85,343 14	
Re-insurance reserve *pro rata* on fire risks running more than one year	43,966 42	
Amount of reserve on all outstanding risks		129,309 56
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		187,487 71
Cash dividends declared, due or to become due		188 00
Commissions and brokerage		8,092 12
Aggregate liabilities (except capital stock)		$349,389 44
Surplus as regards policy-holders	$551,864 30	
Capital stock	400,000 00	
Surplus over capital	$151,864 30	

INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums	$233,755 76
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	31,718 97

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Net amount of cash actually received for premiums		$202,036 79
Interest received on bonds and mortgages		12,494 29
Interests and dividends received on bonds and stocks, and from all other sources		26,461 45
Income from all other sources, viz.: rents		1,017 62
Discount on perpetual premiums		177 97
Deposit premium received for perpetual fire risks (carried inside)	$26,655 52	
Aggregate cash income		$242,188 12

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$110,115 60	
Deduct amount actually received for salvages, $146.18; re-insur'e, $2,084.14	2,224 32	
Net amount paid on losses (of which $29,349.55 belonged to prior years)		$107,891 28
Cash dividends actually paid		27,812 00
Paid or allowed during the year for commissions and brokerage		47,214 63
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		10,417 32
Paid state, national, and local taxes, in this and other states		6,449 80
All other payments, viz.: miscellaneous expenses		16,022 87
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)	$6,176 86	
Aggregate cash expenditures		$215,807 90

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$17,835,386	$218,436 75
Written during the year	21,071,039	238,929 95
Total	$38,906,425	$457,366 70
Deduct expirations	17,612,882	203,330 05
In force at the end of the year	$21,293,543	$254,036 65
Deduct amount re-insured	428,690	3,954 67
Net amount in force December 31, 1890	$20,864,853	$250,081 98

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,787,233
Total amount of *cash* dividends declared since the company commenced business	536,408
Total amount of the company's stock owned by the directors at par value	82,100
Losses paid from organization to date	1,029,405
Losses incurred during the year, fire	100,274

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$273,640 00
Premiums received	4,328 56
Losses paid	1,284 16
Total losses incurred during the year in the State of Michigan	1,101 41

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FRANKLIN FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, No. 421 WALNUT ST., PHILADELPHIA.

(Incorporated April 22, 1829; commenced business June, 1829.)

JAMES W. McALLISTER, *President*. . . . . EZRA T. CRESSON, *Secretary*.

Attorney for Michigan, F. O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid.....$400,000.

ASSETS.

Real estate		$308,150 00
Loans on bond and mortgage of real estate (first liens)		489,241 34
Interest due, $1,685.99, and accrued, $7,338.62 on said mortgage loans; total		9,024 61
Total value of mortgaged premises, buildings (insured for $589,183.34)	$1,388,095	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS AND BONDS:	*Par Value.*	*Market Value.*
Lehigh Valley Railroad, con. Mtge. sterling gold, 6's	$45,000 00	$45,900 00
Pennsylvania R. R. Co., Gen'l Mtge., reg., 6's	12,000 00	15,000 00
" " " " " " coupon 6's	8,000 00	10,000 00
Pennsylvania & New York Canal and R. R. 5's	10,000 00	11,300 00
Philadelphia, Wilmington & Baltimore R. R., 6's	3,000 00	3,300 00
West Jersey and Atlantic Railroad	5,000 00	5,250 00
Pennsylvania Car Trust 5's, 9 years, series B	1,000 00	1,000 00
Philadelphia & Erie R. R., 4's	10,000 00	9,800 00
Marion County (Ind.) Court House, 5's	10,000 00	10,000 00
First National Bank of Philadelphia stock	5,000 00	11,750 00
Philadelphia, Wilmington & Baltimore R. R. Debenture, 4's	15,000 00	15,000 00
Pennsylvania Equipment Trust, 4's, Series D	26,000 00	24,440 00
Belvidere Delaware Railroad Con. Mtge. 4's	21,000 00	21,000 00
Philadelphia, Wilmington & Baltimore Railroad, reg. 4's	10,000 00	10,000 00
City of Quincy, Ill., 4½ per cent bonds	15,000 00	15,300 00
Southwark National Bank stock	2,500 00	6,000 00
Gloucester County, N. J., 4's	31,000 00	31,000 00
Northern Pacific R. R., Missouri Div., 1st Mtge, 6's	6,000 00	6,000 00
Iowa City & Western Railroad, 1st Mtge. 7's	20,000 00	20,000 00
National Water Works Co., of N. Y., cons. gold 6's	25,000 00	25,000 00
Delaware & Hudson Canal Co., 1st Mtge., 7's	10,000 00	10,000 00
Delaware & Bound Brook Railroad, 6's	8,000 00	8,800 00
Lehigh Valley Railroad, Con. Mtge. 6's, registered	38,000 00	41,250 00
" " " " " 6,s, coupon	2,000 00	2,500 00
Chicago & Western Indiana R. R., 1st Mtge. 6's	15,000 00	16,500 00
Pennsylvania Railroad Collateral Trust Loan, 4½'s	30,000 00	32,100 00
Infantry Battalion of State Fencibles, 6's	1,800 00	1,800 00
Columbus & Cincinnati Midland R. R., 1st Mtge. ext. 4½'s	25,000 00	22,500 00
Philadelphia, Wilmington & Baltimore Railroad stock	6,250 00	6,875 00
St. Paul, Minn. & Manitoba R. R., 1st Mtge. gold, 7's	4,000 00	4,400 00
Stony Creek Railroad, 7's, coupons	4,000 00	4,800 00
Balt. & Potomac R. R. 1st Mtge. Sinking Fund, gold, 6's	15,000 00	18,300 00
" " " " " 1st Mtge. Tunnel Road, gold, 6's	11,000 00	13,530 00
Pennsylvania & New York Canal & R. R., 7's, series A	7,000 00	7,630 00
West Jersey Railroad, 7's	10,000 00	12,000 00
Philadelphia & Reading Railroad, 7's	24,000 00	25,680 00

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STOCKS AND BONDS:	Par Value.	Market Value.	
Hestonville, Mantua and Fairmount Pass. R. W. Co. 6's	$10,000 00	$10,300 00	
Connecting Railroad Co., 6's	20,000 00	23,600 00	
Easton and Amboy Railroad, 1st Mtge. 5's	25,000 00	27,500 00	
Huntingdon & Broad Top Railroad, 1st Mtge. ext., 4's	5,000 00	5,000 00	
Lehigh Valley Railroad, 1st Mtge. 6's	39,000 00	42,900 00	
Elmira & Williamsport Railroad, 5's	10,000 00	10,500 00	
Philadelphia, Wilm. and Baltimore Trust certificate, 4's	25,000 00	24,750 00	
New York, Lackawanna & Western Railroad, 6's	25,000 00	30,750 00	
West Jersey Railroad, consolidated Mtge. 6's	22,000 00	24,200 00	
New York Central Railroad, extended 5's	25,000 00	25,500 00	
Jacksonville Southeastern Railroad, General Mtge 6's	10,000 00	7,500 00	
Harrisburg, Portsm'th, Mt. Joy & Lancaster R. R. ext. 4's	25,000 00	26,000 00	
Lehigh Coal & Navigation Co., loan, 6's	3,300 00	3,630 00	
Northern Central Railroad, 2d Mtge. 5's, series B	15,000 00	15,750 00	
Continental Hotel Co., preferred stock	1,600 00	2,000 00	
Pennsylvania Co., 6's	25,000 00	26,250 00	
Steubenville & Indiana Railroad, 1st Mtge. ext. 5's	30,000 00	31,800 00	
Pennsylvania Salt Manufacturing Co., 5's	47,000 00	49,350 00	
Camden & Atlantic Railroad, consolidated 6's	14,000 00	15,400 00	
North. Central R. R., cons. Gen'l Mtge, sterling gold 6's	17,090 00	19,550 00	
Philadelphia & Erie Railroad, gold, 5's	10,000 00	11,100 00	
Mine Hill & Schuylkill Haven Railroad stock	25,000 00	34,000 00	
Pennsylvania Company for Insurance on Lives, etc., stock	2,500 00	11,250 00	
Lehigh Valley Coal Co., registered 5's	20,000 00	21,000 00	
Pennsylvania Car Trust, registered 5's, 7 years, series H	13,000 00	13,000 00	
Baltimore & Ohio Railroad, extended 4's	24,500 00	24,500 00	
Northern Central Railroad, consolidated 4½'s	10,000 00	10,200 00	
River Front Railroad, 1st Mtge. 4½'s	16,000 00	16,320 00	
Totals (carried out at market value)	$1,601,450 00	$1,089,305 00	$1,089,305 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $1,315,314	1,052,900 00
Cash in company's principal office, $14,943.20; cash in bank, $180,465.89	195,409 09
Interest due and accrued on collateral loans	2,441 00
Gross premiums in due course of collection	66,759 36
Aggregate amount of the available assets of the company	$3,213,230 40

LIABILITIES.

Amount of unpaid losses (of which $6,324 are resisted)		$48,079 69
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$239,593 33	
Re-insurance reserve *pro rata* on fire risks running more than one year	199,547 33	
Amount of reserve on all outstanding risks		439,140 66
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		1,440,216 16
Cash dividends declared, due or to become due		550 00
Commissions and brokerage		9,157 36
Aggregate liabilities (except capital stock)		$1,937,143 87
Surplus as regards policy-holders	$1,276,086 53	
Capital stock	400,000 00	
Surplus over capital	$876,086 53	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$549,823 50	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	61,953 20	
Net amount of cash actually received for premiums		$487,870 30
Interest received on bonds and mortgages		85,957 52
Interest and dividends received on bonds and stocks, and from all other sources		54,389 60

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Income from all other sources, viz.: rents, $9,064.07; policies and transfer fees, $1,861.50; surveys, $134		$11,059 57
Deposit premiums received for perpetual fire risks (carried inside)	$26,640 26	
Aggregate cash income		$639,276 99

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses		$227,547 49
Cash dividends actually paid		99,600 00
Paid or allowed during the year for commissions and brokerage		85,583 28
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		52,824 90
Paid state, national, and local taxes, in this and other states		22,998 42
All other payments, viz.: miscellaneous expenses		67,663 84
Amount of deposit premium returned during the year on perpetual fire risks carried inside)	$34,525 79	
Aggregate cash expenditures		$556,217 93

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$138,850,695	$2,302,652 27
Written during the year	51,244,224	579,423 78
Total	$190,094,919	$2,882,076 05
Deduct expirations	49,402,931	563,176 13
In force at the end of the year	$140,691,988	$2,318,899 92
Deduct amount re-insured	1,608,632	16,298 07
Net amount in force December 31, 1890	$139,083,356	$2,302,601 85

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$27,164,912
Total amount of *cash* dividends declared since the company commenced business	4,934,000
Total amount of the company's stock owned by the directors at par value	30,700
Losses paid from organization to date	14,664,713
Losses incurred during the year, fire	244,873

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,678,810 17
Premiums received	25,305 79
Losses paid	9,959 89
Total losses incurred during the year in the State of Michigan	10,014 97

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GERMAN INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, FREEPORT.

(Incorporated February, 1865; commenced business October, 1866.)

C. O. COLLMANN, *President.* - - - - - - - - - - - WM. TREMBOR, *Secretary.*

Attorney for Michigan, HORACE F. CORNELL, of Kalamazoo.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate		$18,500 00
Loans on bond and mortgage of real estate (first liens) of which $19,400 is in process of foreclosure		1,451,500 76
Interest due $20,292.10, and accrued $44,821.61 on said mortgage loans; total		65,113 71
Value of lands mortgaged	$3,944,700	
Buildings (insured for $651,720)	1,200,000	
Total value of mortgaged premises	$5,144,700	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*
BONDS:		
City of Freeport	$7,000 00	$7,140 00
Town of Freeport	2,100 00	2,100 00
Freeport Water Co.	16,000 00	16,480 00
Abilene Water and Electric Light	5,000 00	4,250 00
Atlantic, Iowa, Water	2,000 00	2,000 00
Monroe, Wis., Water Co.	75,000 00	75,000 00
Custer Co., Dak.	350 00	385 00
Custer Co., Dak.	300 00	300 00
Forest Lawn Cemetery	350 00	350 00
Minnehaha Co., Dak., school	2,800 00	2,800 00
Grand Island, Neb., school	1,000 00	1,000 00
Oregon, Ill.	2,500 00	2,500 00
Manning, Iowa	5,000 00	5,150 00
Monroe Co., Ill.	250 00	250 00
Madison Co., Neb., School	100 00	100 00
Pennington Co., Dak.	100 00	110 00
Oregon, Ill., bridge	4,200 00	4,410 00
Mt. Morris, Ill.	26,500 00	26,500 00
Spencer, Iowa	4,000 00	4,000 00
Town of Florence, Ill., school	400 00	400 00
Adams Co., Neb., school	350 00	350 00
STOCKS:		
United States Savings Bank, Topeka, Kan.	5,000 00	5,000 00
Upland Banking Co., Upland, Neb.	1,000 00	1,000 00
Central Nebraska National Bank, Broken Bow, Neb.	10,000 00	10,000 00
Ætna Loan Co., Springfield, Mo.	600 00	600 00
First National Bank, Dighton, Kan.	2,500 00	2,600 00
The National Bank of Commerce, Kansas City, Mo.	8,000 00	9,600 00
Minnehaha National Bank, Sioux Falls, Dak.	27,000 00	27,000 00
German American Loan and Trust Co., Sioux Falls, Dak.	25,000 00	25,000 90
Missouri Trust Co., Sedalia, Mo.	5,000 00	5,250 00
Ricker National Bank, Quincy, Ill.	5,000 00	8,000 00
State Bank, Duluth, Minn.	8,000 00	8,640 00
American National Bank, Kansas City, Mo.	5,000 00	5,750 00
Winton & Deming State Bank, Ashland, Kan.	5,000 00	5,500 00
Peoples' National Bank, Burlington, Kan.	600 00	660 00

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Stocks:	Par Value.	Market Value.	
LeMars National Bank, LeMars, Iowa	$3,000 00	$3,750 00	
First National Bank, Blue Hill, Neb.	5,000 00	6,250 00	
Western Investment Loan and Trust Co., Topeka, Kan.	2,500 00	2,500 00	
Deming Investment Co., Oswego, Kan.	4,000 00	4,000 00	
Union Loan and Building Association, Freeport, Ill.	930 00	1,361 40	
Home Building and Loan Association, Rockford, Ill.	1,625 00	1,800 00	
Belleville, Ill., Building and Loan Association	1,560 50	2,009 90	
Atlantic, Iowa, Mutual Building and Loan Association	2,262 00	3,255 00	
Sioux Falls, Dak., Mutual Aid Association	1,375 00	1,776 00	
Totals (carried out at market value)	$285,252 50	$296,877 30	$296,877 30
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $122,350			72,760 75
Cash in banks			191,910 73
Interest due and accrued on collateral loans and certificates of deposit			3,839 66
Gross premiums in due course of collection			148,869 63
Bills receivable, *not matured*, taken for fire risks			294,624 37
Aggregate amount of all the available assets of the company			$2,543,996 91

LIABILITIES.

Amount of unpaid losses (of which $8,500 are resisted)		$73,190 30
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$275,648 75	
Re-insurance reserve *pro rata* on fire risks running more than one year	1,435,990 58	
Amount of reserve on all outstanding risks		1,711,639 33
Commissions and brokerage		12,452 87
State, city, county or other taxes or assessments		10,000 00
Aggregate liabilities (except capital stock)		$1,807,282 50
Surplus as regards policy-holders	$736,714 41	
Capital stock	200,000 00	
Surplus over capital	$536,714 41	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,524,038 57	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	279,970 53	
Net amount of cash actually received for premiums		$1,244,068 04
Interest received on bonds and mortgages		109,213 91
Interest and dividends received on bonds and stocks, and from all other sources		31,168 58
Income from all other sources, viz.: rents, $347.87; worthless notes, $2,452.91; salvage, $5,067.26; total		7,868 04
Bills and notes received during the year for premiums remaining unpaid (carried inside)	$294,624 37	
Aggregate cash income		$1,392,318 57

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $89,423.59 belonged to prior years)	$732,230 64
Cash dividends actually paid	40,000 00
Paid or allowed during the year for commissions and brokerage	335,740 85
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	150,121 71
Paid state, national, and local taxes, in this and other states	25,998 49
All other payments, viz.: miscellaneous expenses	16,851 06
Aggregate cash expenditures	$1,300,942 75

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$171,547,349	$3,235,129 37
Written during the year	92,041,013	1,524,038 57
Total	$263,588,362	$4,759,167 94
Deduct expirations	85,364,164	1,463,495 02
In force at the end of the year	$178,224,198	$3,295,672 92
Deduct amount re-insured	5,638,725	80,157 71
Net amount in force December 31, 1890	$172,585,473	$3,215,515 21

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$12,687,081
Total amount of *cash* dividends declared since the company commenced business	519,665
Total amount of the company's stock owned by the directors at par value	87,275
Total amount loaned to officers and directors	14,600
Losses paid from organization to date	5,760,576
Losses incurred during the year, fire	712,386
Loaned to stockholders not officers	84,850

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,981,102 00
Premiums received	50,538 49
Losses paid	30,004 18
Total losses incurred during the year in the State of Michigan	29,683 66

GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No 115 BROADWAY, NEW YORK CITY.

(Incorporated March 1872; commenced business, March 7, 1872.)

EMIL OELBERMANN, *President.* . . . . . JAMES A. SILVEY, *Secretary.*

Attorney for Michigan, ALEXANDER A. SAENGER, of Detroit.

CAPITAL.

Capital stock paid ..... $1,000,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*
United States registered 4 per cent	$50,000 00	$60,500 00
United States Currency 6 per cent	160,000 00	192,000 00
New York City Additional Water 3 per cent	512,500 00	538,125 00
New York City Dock 3 per cent	200,000 00	210,000 00
New York City Schoolhouse 3 per cent, due 1908	115,284 00	121,048 00
New York City Schoolhouse 3 per cent, due 1897	50,000 00	50,750 00

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	Par Value.	Market Value.	
Bonds:			
Brooklyn City registered 3 per cent	$75,000 00	$76,500 00	
St. Louis, Mo., 4 per cent	100,000 00	105,000 00	
Atlanta, Ga., 4½ per cent	25,000 00	26,250 00	
Nashville, Tenn., Water 4½ per cent	25,000 00	26,250 00	
Albany and Susquehanna R. R. first consolidated 6 per cent	75,000 00	87,375 00	
Chicago, Rock Island & Pacific R. R. 1st Mtge. 6 per cent	50,000 00	61,000 00	
Chicago, Rock Island & Pacific R. R. 5 per cent	50,000 00	48,750 00	
Chicago, Milwaukee & St. Paul R. R. 1st Mtge., I. and D. div. 7 per cent	30,000 00	35,550 00	
Chicago, Milw'kee & St. Paul R. R. La Crosse div. 5 per c't.	60,000 00	58,200 00	
Chicago, Milw'kee & St. Paul R. R. I. and M. div. 7 per c't.	10,000 00	11,000 00	
Chicago, Milw'kee & St. Paul R. R. C. and P. W. div. 5 per c't.	30,000 00	31,500 00	
Chicago & North Western R. R. sinking fund 5 per cent	70,000 00	74,200 00	
Chicago & North Western R. R. sinking fund 6 per cent	40,000 00	45,200 00	
Chicago & North Western R. R. debenture 5 per cent	45,000 00	47,700 00	
Chicago, Burlington & Quincy R. R. debenture 5 per cent	55,000 00	54,450 00	
Central Pacific R. R. first mortgage 6 per cent	50,000 00	55,000 00	
Cairo & Fulton R. R. first mortgage 7 per cent	50,000 00	50,000 00	
Dakota & Great Southern R. R. first mortgage 5 per cent	25,000 00	25,000 00	
Erie R. R. first consolidated mortgage 7 per cent	100,000 00	134,250 00	
Fargo & Southern R. R. first mortgae 6 per cent	25,000 00	25,000 00	
Kansas Pacific R. R. first mortgage 1895 6 per cent	25,000 00	27,562 00	
Kansas Pacific R. R. first mortgage 1896 6 per cent	35,000 00	38,412 08	
Kansas Pacific R. R. first mortgage 1899 6 per cent	25,000 00	27,625 00	
Little Miami R. R. first motgage 5 per cent	25,000 00	27,500 00	
Louisville & Nashville R. R. general mortgage 6 per cent	25,000 00	28,437 00	
Missouri Pacific R. R. first mortgage 6 per cent	50,000 00	52,563 00	
New York, Lackawanna & West. R. R. first mtge. 6 per cent	100,000 00	125,000 00	
New York Central & Hudson River R. R. debent. 5 per cent	100,000 00	110,000 00	
New York, Chicago & St. Louis R. R. 4 per cent	45,000 00	40,837 00	
Omaha & St. Louis R. R. first mortgage 4 per cent	57,000 00	30,780 00	
Pennsylvania Company 4½ per cent	55,000 00	59,125 00	
St. Louis, K. C. & North R. R. first mtge. real est. 7 per cent	60,000 00	63,300 00	
St. Paul, Minn. & Manitoba R. R. first consol. 6 per cent	30,000 00	34,050 00	
Syracuse, Binghamton & New York R. R. first mortgage 7 per cent	30,000 00	39,000 00	
Union Pacific R. R. first mortgage 6 per cent	50,000 00	55,000 00	
Stock:			
Albany & Susquehanna R. R., 100 shares	10,000 00	15,500 00	
Chicago, Rock Island & Pacific R. R., 850 shares	85,000 00	59,712 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R., preferred, 1,600 shares	160,000 00	147,200 00	
Cayuga & Susquehanna R. R., 1,000 shares	30,000 00	57,000 00	
Chicago & North Western R. R. preferred, 500 shares	50,000 00	68,500 00	
Delaware & Hudson Canal Co., 1,233 shares	123,300 00	162,756 00	
Delaware, Lackawanna & Western R. R., 2,500 shares	125,000 00	164,531 00	
Detroit, Hillsdale & South Western R. R., 200 shares	20,000 00	18,200 00	
Lake Shore & Michigan Southern R. R., 500 shares	50,000 00	53,187 00	
Morris & Essex R. R., 1,200 shares	60,000 00	85,200 00	
Milwaukee, Lake Shore & Western R. R. preferred, 500 shares	50,000 00	51,500 00	
New York & Harlem R. R., 2,633 shares	131,650 00	362,037 00	
New York, New Haven & Hartford R. R., 74 shares	7,400 00	18,500 00	
New York, Lackawanna & Western R. R., 200 shares	20,000 00	22,000 00	
New York, Providence and Boston R. R., 300 shares	30,000 00	69,600 00	
Pennsylvania R. R., 1,000 shares	50,000 00	50,250 00	
Rensselaer & Saratoga R. R., 500 shares	50,000 00	86,000 00	
American Exchange National Bank, 100 shares	10,000 00	15,000 00	
Bank of America, 175 shares	17,500 00	37,625 00	
Bank of Commerce, 41 shares	4,100 00	7,790 00	
Fourth National Bank, 200 shares	20,000 00	34,000 00	
German American Bank, 221 shares	16,575 00	19,890 00	
Consolidated Gas Company of New York, 1,000 shares	100,000 00	94,500 00	
New York Mutual Gas Light Company, 300 shares	30,000 00	36,000 00	
Standard Oil Trust, 500 shares	50,000 00	80,000 00	
Pullman's Palace Car Company, 200 shares	20,000 00	36,000 00	
Western Union Telegraph Company, 1,000 shares	100,000 00	76,750 00	
Totals (carried out at market value)	$4,210,309 00	$4,936,017 00	$4,936,017 00

Cash in company's principal office, $5,042.89; cash in banks, $390,632.83	395,675 72
Gross premiums in due course of collection	205,674 83
Unpaid premiums payable direct to home office by assured, on policies issued therefrom within three months	62,526 01
Aggregate amount of the available assets of the company	$5,599,893 56
Deduct special deposits in other states	125,000 00
Total admitted assets	$5,474,893 56

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LIABILITIES.

Amount of unpaid losses (of which $20,623.56 are resisted)		$197,292 26
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy	$893,166 82	
Re-insurance reserve *pro rata* on fire risks running more than one year	1,148,951 83	
Amount of reserve on all outstanding risks		2,042,118 65
Commissions and brokerage		63,923 90
Aggregate		$2,303,334 81
Deduct liabilities on special deposits		52,563 42
Net liabilities (except capital stock)		$2,250,771 39
Surplus as regards policy-holders	$3,224,122 17	
Capital stock	1,000,000 00	
Surplus over capital	$2,224,122 17	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$2,954,727 41	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	566,514 44	
Net amount of cash actually received for premiums		$2,388,212 97
Interest and dividends received on bonds and stocks, and from all other sources		231,128 36
Aggregate cash income		$2,619,341 33

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$1,448,731 18	
Deduct amount actually received for salvages, $9,974.71; re-insurance, $137,310.90	147,285 61	
Net amount paid on losses (of which $184,709.64 belonged to prior years)		$1,301,445 57
Cash dividends actually paid		200,000 00
Paid or allowed during the year for commissions and brokerage		401,036 59
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		189,806 17
Paid state, national and local taxes in this and other states		62,103 26
All other payments, viz.: miscellaneous expenses		241,849 15
Aggregate cash expenditures		$2,396,240 74

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$504,469,656	$4,040,866 93
Written during the year	309,002,242	2,988,389 24
Total	$813,471,898	$7,029,256 17
Deduct expirations	330,188,092	2,913,224 02
In force at the end of the year	$483,283,806	$4,116,032 15
Deduct amount re-insured	13,240,056	122,812 64
Net amount in force December 31, 1890	$470,043,750	$3,993,219 51

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GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date	$28,423,860
Total amount of *cash* dividends declared since the company commenced business	2,340,000
Total amount of the company's stock owned by the directors at par value	315,200
Losses paid from organization to date	14,535,619
Losses incurred during the year, fire	1,342,433

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Oregon	$50,000	$8,762 64
Virginia	50,000	20,093 34
Georgia	25,000	23,707 44
Totals	$125,000	$52,563 42

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$3,970,396 00
Premiums received	61,356 55
Losses paid	18,828 86
Total losses incurred during the year in the State of Michigan	21,733 58

GERMAN FIRE INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, NO. 124 BRIDGE STREET, PEORIA.

(Incorporated May 10, 1876; commenced business May 12, 1876.)

B. CREMER, *President.* - - - - - - - - - - - - THEO. J. MÜLLER, *Secretary.*

Attorney for Michigan, HENRY C. KLOOKSIEM, of Lansing.

CAPITAL.

Capital stock paid ..... $300,000.

ASSETS.

Real estate		$4,900 00
Loans on bond and mortgage of real estate (first liens)		281,967 99
Interest accrued on said mortgage loans		10,582 91
Value of lands mortgaged	$631,950	
Buildings	513,900	
Total value of mortgaged premises	$1,145,850	
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $37,745		24,725 00
Cash in banks		62,558 81
Interest due and accrued on collateral loans		1,115 33
Net premiums in due course of collection		43,136 46
Aggregate amount of all the available assets of the company		$428,976 50

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LIABILITIES.

Amount of unpaid losses		$9,306 24
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$62,050 70	
Re-insurance reserve *pro rata* on fire risks running more than one year	38,011 83	
Amount of reserve on all outstanding risks		100,062 53
Due and accrued for salaries, rent, advertising, or agency expenses		653 37
Aggregate liabilities (except capital stock)		$110,022 14
Surplus as regards policy-holders	$318,954 36	
Capital stock	300,000 00	
Surplus over capital	$18,954 36	

INCOME DURING THE YEAR.

Net amount of cash actually received for premiums	$218,040 84
Interest received on bonds and mortgages	21,276 56
Interest and dividends received on bonds and stocks, and from all other sources	1,345 33
Income from all other sources, viz.: rents	75 95
Aggregate cash income	$240,738 68

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $16,943.17 belonged to prior years)	$133,882 51
Cash dividends actually paid	18,000 00
Paid or allowed during the year for commissions and brokerage	42,691 01
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	35,229 04
Paid state, national, and local taxes, in this and other states	4,637 58
Aggregate cash expenditures	$234,440 14

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$12,353,996	$171,705 27
Written during the year	21,716,153	314,719 38
Total	$34,070,149	$486,424 65
Deduct expirations	20,335,730	290,501 69
Net amount in force December 31, 1890	$13,734,419	$195,922 96

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,151,292
Total amount of *cash* dividends declared since the company commenced business	175,176
Total amount of the company's stock owned by the directors at par value	68,200
Total amount loaned to officers and directors	25,600
Losses paid from organization to date	937,578
Dividends declared payable in *stock* from organization	126,146
Loaned to stockholders not officers	125,288

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$518,002 00
Premiums received	10,360 84
Losses paid	11,619 95
Total losses incurred during the year in the State of Michigan	11,219 95

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GERMAN FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, PITTSBURGH.

(Incorporated March 27, 1862; commenced business July, 1862.)

H. E. WHITE, *President*. - - - - - - - - - - - - F. L. GROSS, *Secretary*.

Attorney for Michigan, R. H. BROWN, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate		$45,470 22
Loans on bond and mortgage of real estate (first liens)		247,702 05
Interest due $275, and accrued $3,236.58 on said mortgage loans; total		3,511 58
Value of lands mortgaged	$417,150	
Buildings (insured for $187,100)	200,000	
Total value of mortgaged premises	$617,150	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
STOCKS:			
First National Bank of Pittsburgh	$10,000 00	$17,500 00	
Second " " " "	10,000 00	24,000 00	
Third " " " "	10,000 00	18,000 00	
German " " " "	10,200 00	33,150 00	
Exchange " " " "	5,000 00	8,500 00	
Allegheny " " " "	5,000 00	7,300 00	
M. & M. " " " "	2,150 00	3,010 00	
Metropolitan National Bank of Pittsburgh	300 00	336 00	
Fifth Avenue " " " "	500 00	500 00	
First National Bank of Allegheny	10,000 00	16,500 00	
Second " " " "	4,500 00	9,000 00	
German " " " "	4,900 00	7,595 00	
BONDS:			
Kilbuck Township School	2,000 00	2,000 00	
Allepo " "	2,300 00	2,645 00	
People's Park Passenger Railway	6,000 00	6,300 00	
Totals (caried out at market value)	$82,850 00	$156,336 00	156,336 00
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $6,900			2,000 00
Cash in bank			14,229 13
Interest due and accrued on stocks, not included in "market value"			727 00
Interest due and accrued on collateral loans			40 50
Gross premiums in due course of collection			31,749 44
Rents due and accrued			25 00
Aggregate amount of all the available assets of the company			$501,790 92

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LIABILITIES.

Amount of unpaid losses		$18,198 89
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$77,824 28	
Re-insurance reserve *pro rata* on fire risks running more than one year	107,438 41	
Amount of reserve on all outstanding risks		185,262 69
Commissions and brokerage		6,349 85
Return premiums		1,000 00
Aggregate liabilities (except capital stock)		$210,811 43
Surplus as regards policy-holders	$290,979 49	
Capital stock	200,000 00	
Surplus over capital	$90,979 49	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$260,215 54	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	39,110 47	
Net amount of cash actually received for premiums		$221,105 07
Interest received on bonds and mortgages		12,739 70
Interest and dividends received on bonds and stocks, and from all other sources		6,909 50
Income from all other sources, viz.: rents, $2,537.49; commissions, $306.48		2,843 97
Aggregate cash income		$243,598 24

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$130,467 22	
Deduct amount actually received for salvages, $999.66; re-insurance, $1,650.51	2,650 17	
Net amount paid on losses (of which $11,067.43 belonged to prior years)		$127,817 05
Cash dividends actually paid		20,000 00
Paid or allowed during the year for commissions and brokerage		50,112 91
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		22,352 17
Paid state, national, and local taxes, in this and other states		6,368 08
Aggregate cash expenditures		$226,650 21

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$28,439,254	$333,072 98
Written during the year	24,277,873	267,563 42
Total	$52,717,127	$600,636 40
Deduct expirations	21,169,616	240,021 05
In force at the end of the year	$31,547,511	$360,615 35
Deduct amount re-insured	328,926	3,839 34
Net amount in force December 31, 1890	$31,218,585	$356,776 01

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$3,313,807
Total amount of *cash* dividends declared since the company commenced business	538,000
Total amount of the company's stock owned by the directors at par value	23,200
Total amount loaned to officers and directors	2,000
Losses paid from organization to date	1,474,374
Dividends declared payable in *stock* from organization	150,000
Losses incurred during the year, fire	134,949
Loaned to stockholders not officers	3,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$460,342 00
Premiums received	5,549 59
Losses paid	3,646 18
Total losses incurred during the year in the State of Michigan	3,658 68

GERMANIA FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 177 AND 179 BROADWAY, NEW YORK CITY.

(Incorporated March 2, 1859; commenced business March, 1859.)

RUDOLPH GARRIGUE, *President.* - - - - - - CHARLES RUYKHAVER, *Secretary.*

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

CAPITAL.

Capital stock paid ..... $1,000,000.

ASSETS.

Real estate		$50,000 00
Loans on bond and mortgage of real estate (first liens)		189,500 00
Interest accrued on said mortgage loans		2,577 50
Value of lands mortgaged	$114,500 00	
Buildings (insured for $179,500)	229,000 00	
Total value of mortgaged premises	$343,500 00	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
United States	$1,114,000 00	$1,375,790 00	
American Dock & Improvement Co.	25,000 00	26,500 00	
Atchison, Topeka & Santa Fe Railroad	25,000 00	20,062 50	
Central Railroad of New Jersey	25,000 00	27,312 50	
Chicago, Burlington & Quincy Railroad	25,000 00	31,125 00	
Chicago, Minneapolis & St. Paul Railroad	50,000 00	54,750 00	
Chicago & Northwestern Railway	25,000 00	31,125 00	
Chicago, Rock Island & Pacific Railroad	25,000 00	31,250 00	
Chicago, St. Louis & New Orleans Railroad	25,000 00	27,562 50	
Chicago, St. Paul, Minneapolis & O. Railway	25,000 00	28,937 50	
Cleveland, Columbus, Cincinnati & Indianapolis Railway	25,000 00	29,250 00	
Denver & Rio Grande Railway	50,000 00	49,125 00	
Dry Dock, East Broadway & Battery Railroad	10,000 00	10,700 00	
East Tennessee, Virginia & Georgia Railroad	50,000 00	53,875 00	
Evansville & Terre Haute Railroad	25,000 00	28,625 00	
Fargo & Southern Railway	20,000 00	22,900 00	
Flint & Pere Marquette Railroad	25,000 00	25,000 00	
Georgia State	25,000 00	25,625 00	
Hannibal & St. Joe R. R.	25,000 00	28,687 50	
Kentucky Central Railway	25,000 00	20,093 75	
Lake Erie & Western Railroad	25,000 00	27,000 00	
Lake Shore & Michigan Southern Railway (sinking fund)	25,000 00	30,812 50	
Long Island Railroad	15,000 00	16,800 00	
Metropolitan Elevated Railroad	25,000 00	28,687 50	
Michigan Central Railroad	45,000 00	53,325 00	
Milwaukee & Northern Railroad	25,000 00	26,500 00	
Milwaukee & St. Paul Railway	15,000 00	18,337 50	
Mississippi State	20,000 00	20,000 00	
New York, Brooklyn & Manhattan Beach Railway	25,000 00	24,750 00	
New York Central & Hudson River Railroad	50,000 00	59,250 00	
Pittsburg & Western Railway	25,000 00	18,812 50	
Richmond City	50,000 00	50,450 00	
St. Paul, Minnesota & Manitoba Railway	89,000 00	41,240 00	
St. Paul & Northern Pacific Railroad	16,000 00	19,440 00	
Third Avenue Railroad	25,000 00	28,750 00	
Toledo & Ohio Central Railway	25,000 00	26,250 00	
Union Elevated Railroad, Brooklyn	15,000 00	15,900 00	
Union Pacific Railroad	50,000 00	56,750 00	
Wabash Railroad	25,000 00	24,500 00	
STOCKS:			
National Park Bank	5,000 00	16,600 00	
Totals (carried out at market value)	$2,189,000 00	$2,552,451 25	$2,552,451 25

Cash in company's principal office, $192,70.44; cash in banks, $55,864.95	75,135 39
Gross premiums in due course of collection	190,586 41
Cash in hands of department managers	6,364 88
Aggregate amount of the available assets of the company	$3,066,615 43
Deduct special deposits in other states	75,000 00
Total admitted assets	$2,991,615 43

LIABILITIES.

Amount of unpaid losses (of which $10,174.67 are resisted)		$98,560 02
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$362,625 55	
Re-insurance reserve *pro rata* on fire risks running more than one year	697,822 68	
Amount of reserve on all outstanding risks		1,060,448 23
Commissions and brokerage		28,392 98
Aggregate		$1,187,401 23
Deduct liabilities on special deposits		31,299 89
Net liabilities (except capital stock)		$1,156,101 34

Surplus as regards policy-holders	$1,835,514 09
Capital stock	1,000,000 00
Surplus over capital	$835,514 09

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INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,532,435 28	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	389,101 35	
Net amount of cash actually received for premiums		$1,143,333 93
Interest received on bonds and mortgages		7,061 97
Interest and dividends received on bonds and stocks, and from all other sources		111,125 26
Aggregate cash income		$1,261,521 16

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$689,950 25	
Deduct amount actually received for salvages, $4,873.71; re-insu'e, $79,764.59	84,638 30	
Net amount paid on losses (of which $155,213.10 belonged to prior years)		$605,311 95
Cash dividends actually paid		100,000 00
Paid or allowed during the year for commissions and brokerage		171,080 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		113,806 72
Paid state, national, and local taxes, in this and other states		28,114 25
All other payments, viz.: rents and miscellaneous expenses		111,240 81
Aggregate cash expenditures		$1,129,553 73

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$245,504,078	$2,095,881 48
Written during the year	179,392,171	1,532,853 30
Total	$424,896,249	$3,628,734 78
Deduct expirations	165,747,252	1,435,031 70
In force at the end of the year	$259,148,997	$2,193,703 08
Deduct amount re-insured	18,180,776	173,988 82
Net amount in force December 31, 1890	$240,968 221	$2,019,714 26

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$23,960,535
Total amount of cash dividends declared since the company commenced business	2,301,000
Total amount of the company's stock owned by the directors at par value	219,200
Losses paid from organization to date	12,005,942
Losses incurred during the year, fire	552,091

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposit.*	*Liabilities.*
Georgia	$25,000 00	$14,430 80
Virginia	50,000 00	16,869 09
Totals	$75,000 00	$31,299 89

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,808,685 00
Premiums received	42,716 91
Losses paid	21,230 82
Total losses incurred during the year in the State of Michigan	23,111 60

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GIRARD FIRE AND MARINE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, PHILADELPHIA.

(Incorporated March 1853; commenced business May, 1853.)

ALFRED S. GILLETT, *President.* - - - - - - - EDWIN F. MERRILL, *Secretary.*

Attorney for Michigan, FIDUS LIVERMORE, of Jackson.

CAPITAL.

Capital stock paid ..... $300,000.

ASSETS.

Real estate		$298,800 00
Loans on bond and mortgage of real estate (first liens)		715,800 00
Interest due $1,086 and accrued, $12,515.73 on said mortgage loans; total		13,601 73
Total value of mortgaged premises, (buildings insured for $442,270)	$2,269,764	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States	$72,000 00	$87,840 00	
City of Louisville	10,000 00	12,400 00	
County of St. Louis	10,000 00	12,000 00	
Union Pacific R. R.	5,000 00	5,800 00	
Connecting R. R.	10,000 00	11,800 00	
Pennsylvania R. R.	10,000 00	12,400 00	
Philadelphia, Wilmington & Baltimore R. R.	40,000 00	39,600 00	
Lehigh Navigation Co.	11,000 00	11,880 00	
Lancaster and Reading R. R.	10,000 00	10,700 00	
North Pennsylvania R. R.	5,000 00	6,250 00	
Philadelphia & Reading Car Trust	35,000 00	35,000 00	
City of Topeka	3,000 00	3,000 00	
Zanesville and Ohio R. R.	10,000 00	7,500 00	
Lower Merion Gas Co.	6,500 00	6,500 00	
Philadelphia & Reading R. R.	2,000 00	700 00	
State of Georgia	25,000 00	29,250 00	
Hutchison Water, Light & Power Co.	10,000 00	9,750 00	
Holmesburg Water Co.	1,000 00	1,000 00	
Philadelphia & Darby Pass. Ry. Co.	2,250 00	1,485 00	
Totals (carried out at market value)	$277,750 00	$304,855 00	304,855 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $46,710	22,500 00
Cash in company's principal office, $26,836.39; cash in bank, $55,750.48	82,586 87
Interest due and accrued on stocks, not included in "market value"	1,432 50
Interest due and accrued on collateral loans	256 30
Gross premiums in due course of collection	81,014 54
Bills receivable, *not matured*, taken for fire risks	7,136 38
Rents due and accrued	1,657 37
Due from other companies for re-insurance on losses already paid	338 83
Amount deposited for perpetual insurance on company's building	1,665 00
Aggregate amount of all the available assets of the company	$1,531,644 52

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Items not admitted as available assets.

Company's own stock	$48,260 00
Loans on company's own stock	5,700 00
	$53,960 00

LIABILITIES.

Amount of unpaid losses (of which $2,441 are resisted)		$21,002 51
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less from date of policy	$126,762 37	
Re-insurance reserve *pro rata* on fire risks running more than one year	212,477 17	
Amount of reserve on all outstanding risks		339,239 54
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		351,980 56
Due and accrued for salaries, rent, advertising, or agency expenses		2,771 89
Commissions and brokerage		25,844 58
Return premiums		6,447 72
Re-insurance $3,536.92; state, city and other taxes $1,109.25		4,646 27
Aggregate liabilities (except capital stock)		$751,933 07
Surplus as regards policy-holders	$779,711 45	
Capital stock	300,000 00	
Surplus over capital	$479,711 45	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$513,261 33	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	63,501 74	
Net amount of cash actually received for premiums		$449,759 59
Interest received on bonds and mortgages		40,859 46
Interest and dividends received on bonds and stocks, and from all other sources		17,275 56
Income from all other sources, viz.: rents, $7,951.16; assessments and survey, $562		8,513 16
Deposit premiums rec'd for perpetual fire risks (carried inside)	$68,049 45	
Aggregate cash income		$516,407 77

EXPENDITURES DURING THE YEAR.

	On Fire risks.	
Gross amount actually paid for losses	$171,583 83	
Deduct amount actually received for salvages, $398.88; re-insurance $9,742.51	10,136 39	
Net amount paid on losses (of which $22,413.63 belonged to prior years)		$161,447 44
Cash dividends actually paid		72,000 00
Paid or allowed during the year for commissions and brokerage		87,830 13
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		55,360 00
Paid state, national, and local taxes, in this and other states		14,647 00
All other payments, viz.: miscellaneous expenses		20,230 89
Aggregate cash expenditures		$411,515 46

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$70,317,013	$890,143 60
Written during the year	49,148,596	520,994 50
Total	$119,465,609	$1,411,138 10
Deduct expirations	40,270,742	390,900 23
In force at the end of the year	$79,194,867	$1,020,237 87
Deduct amount re-insured	2,318,919	28,222 12
Net amount in force December 31, 1890	$76,875,948	$992,015 75

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$9,051,020
Total amount of *cash* dividends declared since the company commenced business	1,413,196
Total amount of company's stock owned by the directors at par value	82,000
Total amount loaned to officers and directors	6,200
Losses paid from organization to date	3,786,160
Losses incurred during the year, fire	167,420
Loaned to stockholders not officers	7,000
Amount deposited in different states and countries for the security of *all* the company's policy-holders	25,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,863,223 00
Premiums received	19,362 24
Losses paid	7,478 04
Total losses incurred during the year in the State of Michigan	8,223 88

GLENS FALLS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 149 GLENS STREET, GLENS FALLS, N. Y.

(Incorporated May, 1849; commenced business May, 1850.)

R. M. LITTLE, *President.* - - - - - - - - J. L. CUNNINGHAM, *Secretary.*

Attorney for Michigan, WILLIAM A. SHINKMAN, of Grand Rapids.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate	$43,696 66
Loans on bond and mortgage of real estate (first liens)	699,345 88
Interest due, $2,486.35, and accrued, $1,411.42 on said mortgage loans; total	3,897 77

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
New York Central & Hudson River R. R.	$200,000 00	$250,000 00	
New York & Harlem R. R.	100,000 00	122,000 00	
Syracuse, Binghampton & New York R. R.	53,000 00	68,900 00	
Lake Shore & Michigan Southern R. R.	50,000 00	60,500 00	
West Shore R. R.	50,000 00	50,000 00	
Hudson River Pulp and Paper Co.	106,000 00	106,000 00	
Morris & Essex R. R.	50,000 00	67,000 00	
Georgia State	25,000 00	25,000 00	
Richmond City	10,000 00	10,000 00	
International Loan and Trust Co.	100,000 00	100,000 00	
Jarvis Conklin Mt'g Trust Co.	53,500 00	53,500 00	
First National Bank of Glens Fall stock	10,000 00	20,000 00	
Totals (carried out at market value)	$807,500 00	$932,900 00	$932,900 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $4,020		3,000 00
Cash in company's principal office, $5,532.80; cash in banks $143,806.69		149,339 49
Interest due and accrued on stocks, not included in "market value"		2,022 50
Gross premiums in due course of collection		59,758 42
Bills receivable, *not matured*, taken for fire risks		580 97
Aggregate amount of the available assets of the company		$1,894,541 69
Deduct special deposits in other states		35,000 00
Total admitted assets		$1,859,541 69

Items not admitted as available assets.

Premiums three months past due	$1,507 33

LIABILITIES.

Amount of unpaid losses (of which $9,060 are resisted)		$22,833 55
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$134,950 14	
Re-insurance reserve *pro rata* on fire risks running more than one year	460,958 46	
Amount of reserve on all outstanding risks		595,908 60
Due and accrued for salaries, taxes, etc.		7,850 00
Commissions on uncollected premiums		9,189 86
Aggregate liabilities (except capital stock)		$635,782 01
Surplus as regards policy-holders	$1,223,759 68	
Capital stock	200,000 00	
Surplus over capital	$1,023,759 68	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$684,332 16	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	127,828 97	
Net amount of cash actually received for premiums		$556,503 19
Interest received on bonds and mortgages		39,508 35
Interest and dividends received on bonds and stocks, and from all other sources		53,544 51
Income from all other sources, viz.: rents		258 00
Aggregate cash income		$649,814 05

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$300,731 04	
Deduct amount actually received for salvages, $1,569.30; re-insurance, $39,247.63	40,816 93	
Net amount paid on losses (of which $20,702.07 belonged to prior years)		$259,914 11
Cash dividends actually paid		20,000 00
Paid or allowed during the year for commissions and brokerage		108,793 03
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		53,086 18
Paid state, national, and local taxes, in this and other states		14,647 98
All other payments, viz.: miscellaneous expenses		41,673 93
Aggregate cash expenditures		$498,115 23

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$109,677,348	$1,089,627 65
Written during the year	70,305,528	693,513 06
Total	$179,982,876	$1,783,140 71
Deduct expirations	60,899,263	594,138 85
In force at the end of the year	$119,083,613	$1,189,001 86
Deduct amount re-insured	5,991,579	71,936 83
Net amount in force December 31, 1890	$113,092,034	$1,117,065 03

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$9,971,372
Total amount of *cash* dividends declared since the company commenced business	480,000
Total amount of the company's stock owned by the directors at par value	78,420
Total amount loaned to officers and directors	3,000
Losses paid from organization to date	5,121,830
Losses incurred during the year, fire	299,780
Amount deposited in different states and countries for the security of *all* the company's policy-holders	200,000

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*
Georgia	$25,000 00
Virginia	10,000 00
Total	$35,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,089,690 00
Premiums received	10,600 55
Losses paid	1,862 39
Total losses incurred during the year in the State of Michigan	1,862 39

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GRANITE STATE FIRE INSURANCE COMPANY.

NEW HAMPSHIRE.

HOME OFFICE, PORTSMOUTH.

(Incorporated July 17, 1885; commenced business November 12, 1885.)

FRANK JONES, *President.* - - - - - - - - - - ALFRED F. HOWARD, *Secretary.*

Attorney for Michigan, B. WHITAKER, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$119,950 00
Interest accrued on said mortgage loans		2,781 85
Value of lands mortgaged	$175,450	
Buildings (insured for $148,450)	204,200	
Total value of mortgaged premises	$379,650	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
Carroll County, N. H.	$200 00	$200 00	
Town of Harrisville, N. H.	15,000 00	15,600 00	
City of Manchester, N. H.	100,000 00	107,000 00	
Port Plain, N. Y., Water Co.	10,000 00	11,000 00	
New Hampshire Trust Co., of Manchester, N. H.	10,000 00	10,000 00	
New York & New England R. R.	10,000 00	12,200 00	
Lenia, Ohio, Water Co.	6,000 00	6,300 00	
St. Cloud Gas & Electric Co., of St. Cloud, Minn.	10,000 00	10,500 00	
Nashua Card & Glazed Paper Co., of Nashua, N. H.	5,000 00	5,000 00	
National Loan & Trust Co., of Kansas City, Mo.	4,000 00	4,000 00	
School District No. 1, County of Garfield, Colorado	1,000 00	1,055 00	
Front Street Cable Railway Co., of Seattle, Wash.	12,000 00	12,600 00	
Palouse City, Wash., Water	4,800 00	5,520 00	
STOCKS:			
Dover Gas Light Co., of Dover, N. H.	2,500 00	2,700 00	
Worcester, Nashua & Rochester R. R.	100 00	125 00	
International Loan & Trust Co., of Kansas City, Mo.	5,000 00	5,250 00	
Wolfborough Loan & Banking Co., of Wolfborough, N. H.	5,000 00	5,000 00	
Boston & Maine R. R. preferred	7,700 00	11,396 00	
Totals (carried out at market value)	$208,300 00	$225,446 00	225,446 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $26,400	21,480 00
Cash in company's principal office, $44.03; cash in bank, $33,150.49	33,194 52
Interest due and accrued on stocks, not included in "market value"	3,762 50
Interest due and accrued on collateral loans	72 00
Gross premiums in due course of collection	52,765 93
Aggregate amount of all the available assets of the company	$459,452 80

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LIABILITIES.

Amount of unpaid losses (of which $1,320.55 are resisted)		$14,913 87
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$116,266 50	
Re-insurance reserve *pro rata* on fire risks running more than one year	89,014 59	
Amount of reserve on all outstanding risks		205,281 09
Due and accrued for salaries, rent, advertising, or agency expenses		768 82
Commissions and brokerage		6,393 86
Return premiums		3,133 37
Re-insurance		3,642 48
Aggregate liabilities (except capital stock)		$234,133 49
Surplus as regards policy-holders	$225,319 31	
Capital stock	200,000 00	
Surplus over capital	$25,319 31	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$444,561 79	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	146,513 68	
Net amount of cash actually received for premiums		$298,048 11
Interest received on bonds and mortgages		7,197 66
Interest and dividends received on bonds and stocks, and from all other sources		12,173 44
Aggregate cash income		$317,419 21

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$249,747 13	
Deduct amount actually received for salvages, $233.91; re-insurance, $52,457.12	52,691 03	
Net amount paid on losses (of which $17,359.34 belonged to prior years)		$197,056 10
Cash dividends actually paid		12,000 00
Paid or allowed during the year for commissions and brokerage		67,910 59
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		10,980 00
Paid state, national, and local taxes, in this and other states		6,216 40
All other payments, viz.: miscellaneous expenses		22,536 38
Aggregate cash expenditures		$316,699 47

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$38,810,739	$441,176 21
Written during the year	34,432,774	445,322 81
Total	$73,243,513	$886,505 02
Deduct expirations	33,716,260	372,025 41
In force at the end of the year	$39,527,253	$514,479 61
Deduct amount re-insured	7,166,619	116,508 16
Net amount in force December 31, 1890	$32,360,634	$397,971 45

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,762,348
Total amount of *cash* dividends declared since the company commenced business	12,000
Total amount of the company's stock owned by the directors at par value	118,600
Losses paid from organization to date	782,789
Losses incurred during the year, fire	189,251

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$580,897 00
Premiums received	8,126 80
Losses paid	3,329 66
Total losses incurred during the year in the State of Michigan	3,004 66

GREENWICH INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 161 BROADWAY, N. Y.

(Incorporated May 5, 1834; commenced business January 1, 1835.)

SAMUEL C. HARRIOT, *President.* - - - - - - - - MASON A. STONE, *Secretary.*

Attorney for Michigan, EBER WARD, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate		$170,000 00
Loans on bond and mortgage of real estate (first liens)		1,100 00
Interest due on said mortgage loans		180 00
Value of lands mortgaged	$25,500	
Buildings (insured for $14,000)	15,500	
Total value of mortgaged premises	$41,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
District of Columbia	$125,000 00	$152,500 00	
Harlem River and Port Chester R. R.	10,000 00	11,500 00	
New York Central & Hudson River R. R.	150,000 00	179,750 00	
Albany and Susquehanna R. R.	80,000 00	93,600 00	
West Shore R. R.	50,000 00	50,000 00	
Oswego & Syracuse R. R. Co.	53,000 00	58,000 00	
Buffalo & Erie R. R.	9,500 00	11,600 00	
State of Georgia	25,000 00	25,687 50	
STOCKS:			
New York Central & Hudson River R. R.	50,000 00	50,750 00	
Rensselaer & Saratoga R. R.	35,500 00	62,885 00	
Lake Shore & Michigan Southern R'y	25,000 00	26,650 00	
The Valley Railroad Company	35,000 00	40,250 00	
National Broadway Bank	17,500 00	49,875 00	
Consolidated Gas Co.	100,000 00	95,000 00	
Atlantic Mutual Insurance Company scrip	31,685 91	33,000 00	
Totals (carried out at market value)	$797,185 91	$940,997 50	940,997 50

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $228,697.50		$143,807 51
Cash in company's principal office, $13,916.93; cash in bank, $94,876.02		108,792 95
Interest due and accrued on stocks, not included in "market value"		879 17
Interest due and accrued on collateral loans		394 57
Gross premiums in due course of collection		159,129 77
Bills receivable, *not matured*, taken for fire, marine and inland risks		13,468 49
Rents due and accrued		958 33
Due from other companies for re-insurance on losses already paid		1,327 14
Aggregate amount of all the available assets of the company		$1,551,035 43
Deduct special deposit in Georgia		25,000 00
Total admitted assets		$1,526,035 43

Items not admitted as available assets.

Premiums three months past due	$5,000

LIABILITIES.

Amount of unpaid losses (of which $17,890.45 are resisted)		$223,492 26
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$276,596 47	
Re-insurance reserve *pro rata* on fire risks running more than one year	335,442 62	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	71,350 81	
Amount of reserve on all outstanding risks		733,389 90
Commissions and brokerage		35,000 00
Return premiums, $500; taxes, $2,500		3,000 00
Aggregate		$994,882 16
Deduct liability on special deposit		8,960 36
Net liabilities (except capital stock)		$985,921 80
Surplus as regards policy-holders	$540,113 63	
Capital stock	200,000 00	
Surplus over capital	$340,113 63	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*
Gross amount of cash received for premiums	$913,918 87	$188,996 48
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	106,105 07	18,258 67
	$812,813 80	$170,737 81

Net amount of cash actually received for premiums	$983,551 61
Interest received on bonds and mortgages	876 00
Interests and dividends received on bonds and stocks, and from all other sources	46,348 54
Income from all other sources, viz.: rents, $13,391.65; miscellaneous, items, $395.86	13,787 51
Aggregate cash income	$1,044,563 66

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*
Gross amount actually paid for losses	$493,774 13	$98,797 59
Deduct amount actually received for salvages $6,002.22; re-insurance $22,667.97	24,556 29	6,113 90
	$469,217 84	$92,683 69

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Net amount paid on losses (of which $105,190.63 belonged to prior years)	$561,901 53
Cash dividends actually paid	20,000 00
Paid or allowed during the year for commissions and brokerage	236,668 59
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	59,242 89
Paid state, national, and local taxes, in this and other states	10,291 95
All other payments, viz.: rent, $6,000; miscellaneous expenses, $58,874.39	64,874 39
Aggregate cash expenditures	$952,979 35

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$249,591,456	$1,199,267 58	$4,049,158	$70,502 58
Written during the year	175,430,404	962,028 50	71,558,932	186,591 79
Total	$425,021,860	$2,161,296 08	$75,608,090	$257,094 37
Deduct expirations	148,157,321	797,545 47	72,412,473	180,831 17
In force at the end of the year	$276,864,539	$1,363,750 61	$3,195,617	$76,263 20
Deduct amount re-insured	11,383,710	75,002 57	437,500	4,912 39
Net amount in force December 31, 1890	$265,480,829	$1,288,748 04	$2,758,117	$71,350 81

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$9,475,571
Total amount of *cash* dividends declared since the company commenced business	1,990,000
Total amount of the company's stock owned by the directors at par value	86,275
Total amount loaned to officers and directors	83,257
Losses paid from organization to date	6,026,854
Losses incurred during the year, fire, marine and inland	644,306
Amount deposited in different states and countries for the security of *all* the company's policy-holders	25,000

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Georgia	25,000 00	8,960 36

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	*Marine and Inland Risks.*	*Aggregate.*
Fire, marine and inland risks taken	$408,784 00	$9,000 00	$417,784 00
Premiums received	6,812 64	22 50	6,835 14
Losses paid	850 04	.....	850 04
Total losses incurred during the year in the State of Michigan	850 04	.....	850 04

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HANOVER FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 40 NASSAU STREET, NEW YORK CITY.

(Incorporated April, 1852; commenced business April, 1852.)

I. REMSEN LANE, *President.* - - - - - - - - - CHARLES L. ROE, *Secretary.*

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

CAPITAL.

Capital stock paid ..... $1,000,000.

ASSETS.

Real estate		$250,000 00
Loans on bond and mortgage of real estate (first liens)		58,000 00
Interest accrued on said mortgage loans		242 50
Value of lands mortgaged	$51,500	
Buildings (insured for $51,000)	73,000	
Total value of mortgaged premises	$124,500	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*
U. S. currency 6's	$50,000 00	$58,400 00
U. S. 4½ per cent registered	25,000 00	25,812 50
U. S. 4 per cent coupon	48,000 00	59,280 00
State of Georgia	25,000 00	28,625 00
City of Richmond	50,000 00	55,750 00
N. Y. & Harlem R. R. Co.	25,000 00	30,500 00
Erie Railway Co.	54,000 00	72,360 00
Union Pacific R. R.	50,000 00	56,000 00
Cairo & Fulton R. R.	25,000 00	25,500 00
N. Y. Elevated R. R. Co.	20,000 00	23,000 00
Kansas Pacific Railway Co.	50,000 00	54,500 00
Flint & Pere Marquette R. R. Co.	30,000 00	34,875 00
Chicago, Milwaukee & St. Paul Railway Co.	25,000 00	26,625 00
Chicago, Burlington & Quincy R. R. Co.	25,000 00	23,000 00
Norfolk & Western R. R. Co.	5,000 00	5,900 00
Richmond & Danville R. R. Co.	25,000 00	28,875 00
New York, Chicago & St. Louis Railroad Co.	30,000 00	27,300 00
Milwaukee & St. Paul Railway Co.	6,000 00	6,780 00
St. Louis & Iron Mountain Railroad Co.	5,000 00	5,250 00
Chicago, Milwaukee & St. Paul Railway Co. (Wis. & Minn. Div.)	10,000 00	10,150 00
Chicago, Milwaukee & St. Paul Railway Co. (terminal mortgage)	10,000 00	10,000 00
Louisville, New Albany & Chicago Railway Co.	15,000 00	18,725 00
Cincinnati, Indianapolis, St. Louis & Chicago Railway Co.	30,000 00	28,800 00
West Shore Railroad Co.	100,000 00	102,250 00
Pennsylvania Company	36,000 00	37,800 00
Central Railroad of New Jersey	100,000 00	109,250 00
Flint & Pere Marquette R. R. Co.	30,000 00	30,450 00
Chesapeake & Ohio Railway Co.	25,000 00	17,000 00
Chicago, Burlington & Quincy Railroad Co.	1,000 00	1,000 00

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STOCKS:	Par Value.	Market Value.	
New York City Additional Water	$160,000 00	$168,800 00	
Rensselaer & Saratoga Railroad Co.	10,000 00	18,000 00	
Chicago, Burlington & Quincy Railroad Co.	20,000 00	18,000 00	
Chicago, Rock Island & Pacific Railway Co.	21,000 00	14,805 00	
Chicago & Northwestern Railway Co.	20,000 00	21,000 00	
Lake Shore & Michigan Southern Railway Co.	50,000 00	53,250 00	
New York Central & Hudson River Railroad Co.	100,000 00	101,500 00	
Delaware & Hudson Canal Co.	61,100 00	80,652 00	
Delaware, Lackawanna & Western Railroad Co.	50,000 00	65,937 50	
Chicago & Northwestern Railway Co.	20,000 00	27,200 00	
Syracuse, Binghampton & New York Railroad Co.	19,100 00	27,122 00	
Cleveland, Cincinnati, Chicago & St. Louis Railway Co.	5,000 00	4,600 00	
Metropolitan National Bank	7,500 00	600 00	
American Exchange National Bank	15,000 00	23,250 00	
The Western National Bank of the City of New York	6,000 00	5,940 00	
The Bank of America	15,000 00	32,250 00	
Consolidated Gas Company of New York	75,000 00	71,250 00	
Western Union Telegraph Co.	30,000 00	22,912 50	
Central Trust Co.	10,000 00	120,000 00	
Totals (carried out at market value)	$1,624,700 00	$1,885,826 50	$1,885,826 50

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $116,180		100,350 00
Cash in company's principal office, $52,711.95; cash in banks, $80,767.76		133,479 71
Interest due and accrued on stocks, not included in "market value"		3,312 50
Interest due and accrued on collateral loans		643 42
Gross premiums in due course of collection		132,366 32
Unpaid premiums payable direct to home office by assured on policies issued therefrom within three months		8,116 24
Due from other companies for re-insurance on losses already paid		5,603 44
Aggregate amount of the available assets of the company		$2,577,940 63
Deduct special deposits in other states		75,000 00
Total admitted assets		$2,502,940 63

LIABILITIES.

Amount of unpaid losses (of which $16,879.21 are resisted)		$79,095 30
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$436,843 99	
Re-insurance reserve *pro rata* on fire risks running more than one year	487,740 81	
Amount of reserve on all outstanding risks		924,584 80
Commissions and brokerage		27,996 89
Aggregate		$1,031,676 99
Deduct liabilities on special deposits		17,720 53
Net liabilities (except capital stock)		$1,013,956 46
Surplus as regards policy-holders	$1,488,984 17	
Capital stock	1,000,000 00	
Surplus over capital	$488,984 17	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,395,101 09	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	207,596 15	
Net amount of cash actually received for premiums		$1,187,504 94
Interest received on bonds and mortgages		4,166 25
Interest and dividends received on bonds and stocks, and from all other sources		87,933 59
Income from all other sources, viz.: rents		1,660 15
Aggregate cash income		$1,281,264 93

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$691,754 45	
Deduct amount actually received for salvages, $4,402.51; re-insurance, $50,982.36	55,384 87	
Net amount paid on losses (of which $114,599.33 belonged to prior years)		$636,369 58
Cash dividends actually paid		100,000 00
Paid or allowed during the year for commissions and brokerage		236,523 59
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		131,731 94
Paid state, national and local taxes, in this and other states		31,433 93
All other payments, viz.: miscellaneous expenses		113,912 43
Aggregate cash expenditures		$1,249,971 47

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1889	$200,306,927	$1,839,077 56
Written during the year	170,280,564	1,420,755 32
Total	$370,587,491	$3,259,832 88
Deduct expirations	168,787,360	1,377,333 69
In force at the end of the year	$201,800,131	$1,882,499 19
Deduct amount re-insured	11,289,130	71,782 20
Net amount in force December 31, 1890	$190,511,001	$1,810,716 99

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$22,750,866
Total amount of *cash* dividends declared since the company commenced business	2,009,500
Total amount of the company's stock owned by the directors at par value	145,700
Losses paid from organization to date	12,459,454
Dividends declared payable in *stock* from organization	100,000
Losses incurred during the year, fire	607,003

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Georgia	$25,000 00	$10,569 80
Virginia	50,000 00	7,150 73
Total	$75,000 00	$17,720 53

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,690,230 00
Premiums received	37,929 86
Losses paid	14,457 33
Total losses incurred during the year in the State of Michigan	16,167 33

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HARTFORD FIRE INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, NO. 53 TRUMBULL STREET, HARTFORD.

(Incorporated May, 1810; commenced business August, 1810.)

GEORGE L. CHASE, *President*. . . . . P. C. ROYCE, *Secretary*

Attorney for Michigan, GEORGE W. CHANDLER, of Detroit.

CAPITAL.

Capital stock paid.....$1,250,000.

ASSETS.

Real estate		$624,675 60
Loans on bond and mortgage of real estate (first liens)		1,312,618 07
Interest due and accrued on said mortgage loans		19,373 23
Value of lands mortgaged	$1,400,000	
Buildings (insured for $877,923)	2,038,325	
Total value of mortgaged premises	$3,438,325	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	*Par Value.*	*Market Value.*
Hartford National Bank, Hartford	$55,600 00	$87,292 00
Phœnix National Bank, Hartford	46,700 00	60,710 00
Connecticut River Banking Co., Hartford	5,000 00	5,100 00
Farmers and Mechanics' National Bank, Hartford	12,200 00	13,420 00
City Bank, Hartford	16,600 00	17,430 00
American National Bank, Hartford	15,000 00	21,000 00
Charter Oak National Bank, Hartford	20,000 00	21,400 00
Mercantile National Bank, Hartford	15,000 00	14,250 00
First National Bank, Hartford	17,200 00	18,060 00
State Bank, Hartford	6,100 00	6,100 00
Ætna National Bank, Hartford	31,500 00	34,650 00
National Exchange Bank, Hartford	2,000 00	2,600 00
Connecticut Trust and Safe Deposit Co., Hartford	23,000 00	33,350 00
Bank of America, New York	30,000 00	64,800 00
Bank of North America, New York	7,000 00	9,800 00
National Bank of Commerce, New York	10,000 00	19,300 00
American Exchange National Bank, New York	20,000 00	30,400 00
Importers and Traders' National Bank, New York	30,000 00	172,500 00
Manhattan Company Bank, New York	10,000 00	17,300 00
Merchants National Bank, New York	16,700 00	26,386 00
Metropolitan National Bank, New York	22,500 00	1,575 00
Atlantic National Bank, Boston	3,900 00	5,421 00
Blackstone National Bank, Boston	10,600 00	11,699 75
Boylston National Bank, Boston	12,500 00	16,781 25
Hide and Leather National Bank, Boston	2,400 00	3,120 00
National Bank of Commerce, Boston	3,200 00	4,400 00
First National Bank, Boston	10,000 00	25,312 50
Second National Bank, Boston	10,900 00	21,037 00
First National Bank, Albany	5,000 00	9,000 00
Bank of Montreal, Montreal	30,000 00	66,900 00
Ontario Bank, Bowmanville	6,500 00	7,280 00
Connecticut River Co.	10,000 00	3,000 00
Connecticut River Railroad Co.	2,000 00	4,365 00
New York, New Haven & Hartford Railroad Co.	95,000 00	243,525 00
Chicago, Burlington & Quincy Railroad Co.	66,000 00	58,740 00
Chicago, Rock Island & Pacific Railroad Co.	22,000 00	15,620 00

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	Par Value.	Market Value.	
Stocks:			
Chicago & Northwestern Railroad Co., preferred	$20,000 00	$27,000 00	
Chicago & Northwestern Railroad Co.	50,000 00	51,687 50	
Chicago, Milwaukee & St. Paul Railroad Co.	40,000 00	19,550 00	
Chicago, Milwaukee & St. Paul Railroad Co., preferred	37,000 00	38,295 00	
Union Pacific Railroad Co.	20,000 00	8,275 00	
Connecticut & Passumpsic River Railroad Co., guaranteed	100,000 00	105,000 00	
New York Central, Hudson River R. R. Co.	50,000 00	51,000 00	
Northwestern Telegraph Co.	25,000 00	25,000 00	
Bonds:			
United States	50,000 00	51,625 00	
Alabama State	10,000 00	10,500 00	
Georgia State	25,000 00	26,250 00	
South Carolina State	14,500 00	14,790 00	
Minnesota State	3,000 00	3,000 00	
Toledo, Ohio, Water Works	20,000 00	22,000 00	
New Brunswick, N. J. City	45,000 00	47,250 00	
Pawtucket, R. I., Town	75,000 00	81,000 00	
Dubuque, Iowa, City	25,000 00	26,500 00	
Richmond, Va., City	50,000 00	51,000 00	
Harlem River & Port Chester Railroad Co. (guaranteed by New York, New Haven & Hartford Railroad Co.)	50,000 00	67,500 00	
Chicago & Western Indiana Railroad Co.	81,000 00	90,720 00	
Chicago & Western Indiana Railroad Co., General Mtge.	93,000 00	109,740 00	
Minneapolis Union Railway, guaranteed	50,000 00	57,000 00	
Cleveland, Col., Cinc. & Indiana Consolidated Railway	8,000 00	10,080 00	
Cleveland, Col., Cinc. & Indiana Railway Sinking Funds	50,000 00	58,500 00	
Nashville & Decatur 1st Mortgage, guaranteed	50,000 00	58,000 00	
Indianapolis & Vincennes Railway, guaranteed	32,000 00	37,120 00	
Chicago & Northwestern Debentures	50,000 00	51,000 00	
Albany & Susquehanna 1st Mortgage, guaranteed	50,000 00	58,000 00	
Northern Pacific 1st Mortgage	63,000 00	72,450 00	
New York Central & Hudson River Railroad Debentures	50,000 00	54,000 00	
West Shore 1st Mortgage, guaranteed	100,000 00	101,000 00	
Chicago, Burlington & Quincy Railroad Debentures	50,000 00	50,000 00	
New York & New England Railroad	50,000 00	62,500 00	
City of Indianapolis Belt Railroad	74,000 00	79,920 00	
Pittsburgh, Cincinnati & St. Louis Consolidated Railroad	100,000 00	117,000 00	
Louisville, Frankfort & Lexington Railroad	56,000 00	61,600 00	
Cincinnati, Indianapolis, St. Louis & Chicago Railroad	51,000 00	58,905 00	
Detroit, Lansing & Northern Consolidated Railroad	50,000 00	51,500 00	
Jefferson R. R. Co., guaranteed	50,000 00	51,000 00	
Dayton & Michigan Railroad	50,000 00	53,500 00	
St. Louis & San Francisco Railway and Land	50,000 00	55,000 00	
N. Y., Lake Erie & Western Railroad (1st lien)	50,000 00	50,500 00	
Milwaukee & St. Paul (Prairie Du Chien Division)	63,000 00	76,230 00	
Iowa Falls & Sioux City	48,000 00	62,400 00	
Cincinnati, Hamilton & Dayton Railroad	49,000 00	59,780 00	
Canadian Pacific Railway 1st Mortgage	48,666 00	57,750 00	
Montreal Corporation	62,500 00	65,625 00	
Totals (carried out at market value)	$2,991,266 00	$3,671,667 00	$3,671,667 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $61,969		30,000 00
Cash in company's principal office, $2,892.11; cash in bank $353,003.18		355,895 29
Interest due and accrued on said collateral loans		1,186 67
Gross premiums in due course of collection		541,992 76
Rents due and accrued		1,862 16
State tax due from non-resident stock-holders		17,345 35
Aggregate amount of the available assets of the company		$6,576,616 13
Deduct special deposit in other states		225,000 00
Total admitted assets		$6,351,616 13

LIABILITIES.

Amount of unpaid losses (of which $13,229.51 are resisted)		$250,849 46
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$1,009,963 54	
Re-insurance reserve *pro rata* on fire risks running more than one year	1,408,377 45	

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Amount of reserve on all outstanding risks	$2,418,340 99
Commissions and brokerage	45,000 00
Aggregate	$2,714,190 45
Deduct liabilities on special deposits	171,582 63
Net liabilities (except capital stock)	$2,542,607 82

Surplus as regards policy-holders	$3,809,008 31	
Capital stock	1,250,000 00	
Surplus over capital	$2,559,008 31	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$3,541,791 88	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	470,157 13	
Net amount of cash actually received for premiums		$3,071,634 75
Interest received on bonds and mortgages		75,278 65
Interest and dividends received on bonds and stocks, and from all other sources		172,124 62
Income from all other sources, viz.: rents		20,149 29
Aggregate cash income		$3,339,187 31

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$1,695,037 16	
Deduct amount actually received for re-insurance	107,229 16	
Net amount paid on losses (of which $184,659.42 belonged to prior years)		$1,587,808 00
Cash dividends actually paid		300,000 00
Paid or allowed during the year for commissions and brokerage		506,901 85
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		201,688 76
Paid state, national, and local taxes, in this and other states		59,812 60
All other payments, viz.: miscellaneous expenses		242,850 00
Aggregate cash expenditures		$2,899,061 21

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$345,574,745	$4,230,410 08
Written during the year	289,397,532	3,543,614 50
Total	$634,972,277	$7,774,024 58
Deduct expirations	236,013,784	2,951,438 13
In force at the end of the year	$398,958,493	$4,822,586 45
Deduct amount re-insured	10,557,788	178,945 07
Net amount in force December 31, 1890	$388,400,705	$4,643,641 38

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$61,326,300
Total amount of *cash* dividends declared since the company commenced business	6,488,100
Total amount of the company's stock owned by the directors at par value	208,410
Losses paid from organization to date	37,262,432
Dividends declared payable in *stock* from organization	950,000
Losses incurred during the year, fire and tornado	1,637,160
Amount deposited in different states and countries for the security of *all* the company's policy-holders	225,000

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Amount deposited in various States and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Canada	$100,000	$87,070 12
Georgia	25,000	52,008 98
Oregon	50,000	10,628 57
Virginia	50,000	21,874 97
Total	$225,000	$171,582 63

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$7,646,794 00
Premiums received	97,159 84
Losses paid	67,361 35
Total losses incurred during the year in the State of Michigan	68,386 35

HEKLA FIRE INSURANCE COMPANY.

MINNESOTA.

HOME OFFICE, NO. 116 EAST THIRD ST., ST. PAUL.

(Incorporated February 18, 1890; commenced business March 1, 1890.)

GEO. W. SPRAGUE, *President.* . . . . . THOS. C. HODGSON, *Secretary.*

Attorney for Michigan, KARL SCHMEMANN, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$11,141 00
Interest due $17.80, and accrued, $145.22 on said mortgage loans; total		163 02
Value of lands mortgaged	$27,470	
Buildings (insured for $1,500)	1,500	
Total value of mortgaged premises	$28,970	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	*Par Value.*	*Market Value.*	
First National Bank, Stillwater, Minn.	$10,000 00	$13,500 00	
State Bank, West Superior, Wis.	500 00	500 00	
Commercial Bank, St. Paul, Minn.	113,500 00	136,200 00	
West Side Bank, St. Paul, Minn.	200 00	200 00	
Pioneer Press Building Co., St. Paul, Minn.	2,500 00	2,500 00	
Bredenhagen & Treiloff Job Co., St. Paul, Minn.	5,000 00	5,000 00	
Manufacturer's Investment Co., St. Paul, Minn.	600 00	600 00	
BONDS:			
Amerdlast Security Co.	30,000 00	30,000 00	
Board of Education, St. Paul, Minn.	6,000 00	6,000 00	
Totals (carried out at market value)	$168,300 00	$194,500 00	194,500 00

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $41,375	$24,300 00
Cash in banks	33,260 81
Interest due and accrued on stocks, not included in "market value"	3,063 06
Interest due and accrued on collateral loans	91 13
Net premiums in due course of collection	27,876 45
Bills receivable, *not matured*, taken for fire, marine or inland risks	2,811 35
Due from other companies for re-insurance on losses already paid	4,353 16
Aggregate amount of all the available assets of the company	$301,559 98

LIABILITIES.

Amount of unpaid losses		$11,749 94
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$62,997 68	
Re-insurance reserve *pro rata* on fire risks running more than one year	22,532 15	
Amount of reserve on all outstanding risks		85,529 83
Due other companies for re-insurance premiums		2,831 48
Aggregate liabilities (except capital stock)		$100,111 25
Surplus as regards policy-holders	$201,448 73	
Capital stock	200,000 00	
Surplus over capital	$1,448 73	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$192,532 85	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	52,020 69	
Net amount of cash actually received for premiums		$140,511 66
Interest received on bonds and mortgages		1,157 50
Interest and dividends received on bonds and stocks, and from all other sources		11,728 23
Aggregate cash income		$153,397 39

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$57,194 40	
Deduct amount actually received for re-insurance	16,995 33	
Net amount paid on losses		$40,199 07
Paid or allowed during the year for commissions and brokerage		30,829 22
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		11,062 44
Paid state, national, and local taxes, in this and other states		454 61
Aggregate cash expenditures		$82,545 34

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	None.	
Written during the year	$14,251,108	$220,408 80
Total	$14,251,108	$220,408 80
Deduct expirations	3,275,301	41,829 25
In force at the end of the year	$10,975,807	$178,579 55
Deduct amount re-insured	1,617,721	26,604 55
Net amount in force December 31, 1890	$9,358,086	$151,975 00

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$220,409
Total amount of the company's stock owned by the directors at par value	51,200
Total amount loaned to officers and directors	11,300
Losses paid from organization to date	40,199
Losses incurred during the year, fire	51,949
Amount deposited in different states and countries for the security of *all* the company's policy-holders	30,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$86,967 00
Premiums received	1,622 03
Losses paid	None reported.
Total losses incurred during the year in the State of Michigan	" "

HOME INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 119 BROADWAY, NEW YORK CITY.

(Incorporated, April, 1853; commenced business, April 13, 1853.)

DANIEL A. HEALD, *President.* - - - - - - WILLIAM L. BIGELOW, *Secretary.*

Attorney for Michigan, ARTHUR MARKS, of Detroit.

CAPITAL.

Capital stock paid ..... $3,000,000.

ASSETS.

Real estate		$1,375,064 03
Loans on bond and mortgage of real estate (first liens)		665,150 00
Interest due $1,194.25 and accrued, $14,224.97 on said mortgage loans; total		15,419 22
Value of lands mortgaged	$1,161,502 00	
Buildings (insured for $433,725)	654,045 00	
Total value of mortgaged premises	$1,815,547 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*
United States	$790,000 00	$920,450 00
District of Columbia	1,100,000 00	1,353,000 00
Mississippi	20,000 00	20,000 00
State of Georgia	25,000 00	25,625 00
New York City	200,000 00	216,000 00
City of Richmond, Va.	50,000 00	56,000 00
Topeka City, Kas., internal improvement	117,197 20	121,885 08
City of Council Bluffs, Iowa improvement	22,400 00	23,072 00
Nebraska City, Nebraska, improvement	25,000 00	26,250 00
Kansas City, Kas., improvement	12,500 00	13,125 00
City of Greely, Col. 6% Water	25,000 00	25,750 00
New York, Lake Erie & Western R. R. Co.	200,000 00	204,000 00

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	Par Value.	Market Value.	
Bonds:			
New York, Chicago & St. Louis R. R. Co.	$112,000 00	$100,800 00	
New York & Harlem R. R.	100,000 00	123,000 00	
Valley Railway Co. of Ohio consolidated mortgage	100,000 00	104,000 00	
Ohio & West Virginia Railway Co.	100,000 00	113,000 00	
Peoria, Decatur & Evansville Railway Co.	100,000 00	95,000 00	
Cleveland, Columbus, Cincinnati & Indianapolis R. R.	100,000 00	127,000 00	
Louisville, New Albany & Chicago Railway Co.	100,000 00	108,000 00	
West Shore Railway	100,000 00	100,000 00	
Albemarle & Chesapeake Canal Co.	100,000 00	110,000 00	
Toledo, Ann Arbor & Grand Trunk Railway Co.	100,000 00	100,000 00	
Jeffersonville, Madison & Indianapolis R. R. Co.	100,000 00	117,000 00	
Toledo, Ann Arbor & Cadillac Railway Co.	100,000 00	84,000 00	
Dunkirk, Warren & Pittsburgh Railway Co.	75,000 00	88,500 00	
Chicago, St. Paul, Minneapolis & Omaha Railway Co.	50,000 00	58,000 00	
Alabama Central Railroad	50,000 00	56,500 00	
Louisville, St. Louis & Texas Railway Co.	50,000 00	40,000 00	
New York Central & Hudson River R. R.	50,000 00	64,000 00	
Savannah & Western R. R. Co.	50,000 00	42,000 00	
Virginia Midland Railway Co.	50,000 00	40,500 00	
Iowa Central Railway Co.	25,000 00	20,000 00	
Des Moines Water Works Co. of Iowa	25,000 00	25,000 00	
Denver Water Company	25,000 00	25,000 00	
Streator, Ill., Aqueduct Co.	10,000 00	10,000 00	
Stocks:			
Fort Wayne & Jackson R. R. Co.	100,000 00	115,000 00	
Chicago, St. Paul, Minneapolis & Omaha Railway Co.	50,000 00	40,000 00	
New York Central & Hudson River R. R.	100,000 00	101,500 00	
Lake Shore & Michigan Southern Railway Co.	50,000 00	53,250 00	
Iowa Central Railway Co.	40,000 00	8,000 00	
National Broadway Bank	10,000 00	29,000 00	
American Exchange National Bank of New York	20,000 00	30,000 00	
Mercantile National Bank of New York	20,000 00	44,000 00	
Bank of America, New York	20,000 00	43,200 00	
National Bank of Commerce in New York	20,000 00	39,000 00	
Manhattan Company, New York	10,000 00	18,000 00	
Merchant's Exchange National Bank of New York	10,000 00	12,500 00	
Nassau Bank	10,000 00	16,500 00	
Chatham National Bank of New York	5,000 00	20,000 00	
National Butcher's and Drover's Bank of New York	5,000 00	8,750 00	
Hanover National Bank of New York	10,000 00	35,400 00	
National Bank of the Republic	10,000 00	19,000 00	
Fourth National Bank of New York	10,000 00	17,200 00	
Holland Trust Co.	20,000 00	42,000 00	
Franklin Trust Co., Brooklyn	20,000 00	55,000 00	
Metropolitan Trust Co.	5,000 00	13,750 00	
Long Island Loan and Trust Co.	4,500 00	8,100 00	
Totals (carried out at market value)	$4,808,597 20	$5,525,607 08	$5,525,607 08

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $831,793	593,100 00
Cash in banks	313,400 82
Interest due and accrued on stocks not included in "market value"	25,396 45
Interest due and accrued on collateral loans	3,171 27
Gross premiums in due course of collection	558,367 32
Bills receivable, *not matured*, taken for fire risks	16,516 39
Aggregate amount of the available assets of the company	$9,091,192 58
Deduct special deposits in other states	125,000 00
Total admitted assets	$8,966,192 58

LIABILITIES.

Amount of unpaid losses (of which $35,980.85 are resisted)		$570,096 72
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$1,251,522 00	
Re-insurance reserve *pro rata* on fire risks running more than one year	2,380,835 00	
Re-insurance reserve at 100 per cent on all unexpired marine and inland navigation risks	130,103 00	
Amount of reserve on all outstanding risks		3,762,460 00
Amount reserved for sinking fund		44,706 27

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Commissions and brokerage	$88,653 51
Amount due for re-insurance premiums	183,828 86
Aggregate	$4,649,745 36
Deduct liabilities on special deposits	112,969 08
Net liabilities (except capital stock)	$4,536,776 28

Surplus as regards policy-holders	$4,429,416 30	
Capital stock	3,000,000 00	
Surplus over capital	$1,429,416 30	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$5,167,637 46	$211,885 56	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	1,221,984 39	48,617 70	
	$3,945,653 07	$163,267 86	
Net amount of cash actually received for premiums			$4,108,920 93
Interest received on bonds and mortgages			43,777 80
Interest and dividends received on bonds and stocks, and from all other sources			241,608 41
Income from rents and all other sources			93,976 19
Aggregate cash income			$4,488,283 33

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$2,749,711 63	$120,523 12	
Deduct amount actually received for salvages, $26,758.03; re-insurance, $456,605.96	464,416 26	18,947 73	
	$2,285,295 37	$101,575 39	
Net amount paid on losses (of which $518,545.12 belonged to prior years)			$2,386,870 76
Cash dividends actually paid			300,000 00
Paid or allowed during the year for commissions and brokerage			742,441 78
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			412,646 48
Paid state and local taxes, in this and other states			84,396 71
All other payments, viz.: miscellaneous expenses			291,875 51
Aggregate cash expenditures			$4,218,231 24

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$717,919,119	$7,270,677 00	$5,934,303	$141,642 00
Written during the year	603,835,354	5,161,664 44	52,618,041	192,322 33
Total	$1,321,754,473	$12,432,341 44	$58,552,344	$333,964 33
Deduct expirations	509,119,836	4,636,372 44	51,215,597	184,762 33
In force at the end of the year	$812,634,637	$7,795,969 00	$7,336,747	$149,202 00
Deduct amount re-insured	91,926,498	593,656 00	1,201,539	19,099 00
Net amount in force December 31, 1890	$720,708,139	$7,202,313 00	$6,135,208	$130,103 00

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$86,295,002
Total amount of *cash* dividends declared since the company commenced business	8,215,000
Total amount of the company's stock owned by the directors at par value	202,800
Total amount loaned to directors	87,000
Losses paid from organization to date	51,700,721
Dividends declared payable in *stock* from organization	1,000,000
Losses incurred during the year, fire, marine and inland	2,490,028
Loaned to stockholders not officers	44,300
Amount deposited in different states and countries for the security of *all* the company's policy-holders	125,000

Names States and Countries.	*Deposits.*	*Liabilities.*
Virginia	$50,000 00	$28,679 20
Georgia	25,000 00	60,271 34
Oregon	50,000 00	24,018 54
Totals	$125,000 00	$112,969 08

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$9,583,405 00
Premiums received	114,590 44
Losses paid	69,117 83
Total losses incurred during the year in the State of Michigan	66,472 34

INSURANCE COMPANY OF NORTH AMERICA.

PENNSYLVANIA.

HOME OFFICE, NO. 232 WALNUT STREET, PHILADELPHIA.

(Incorporated April 14, 1794; commenced business, 1792.)

CHARLES PLATT, *President.* . . . . . GREVILLE E. FRYER, *Secretary.*

Attorney for Michigan, THOMAS J. REILLY, of Detroit.

CAPITAL.

Capital stock paid ..... $3,000,000.

ASSETS.

Real estate	$316,650 82
Loans on bond and mortgage of real estate (first liens), of which $31,750 is in process of foreclosure	2,393,632 06
Interest due on said mortgage loans	31,584 71
Total value of mortgaged premises, buildings (insured for $2,164,082)	$6,285,997

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STOCKS AND BONDS OWNED ABSOLUTEL MPANY.

BONDS:	Par Value.	Market Value.	
Boston City Loan, 6 per cent	$200,000 00	$214,000 00	
Richmond, Va., City, 4 per cent	50,000 00	50,000 00	
Georgia State Loan, 4½ per cent	25,000 00	29,250 00	
Baltimore Water Stock	200,000 00	208,000 00	
Indianapolis City Loan	30,000 00	30,900 00	
Hartford City Loan	44,000 00	45,320 00	
Toledo City Loan, $1,000, $10,000, $10,000, 1894	21,000 00	22,470 00	
Cincinnati City Loan	39,000 00	46,020 00	
Belgian Government, 3½ per cent	37,000 00	49,000 00	
" " 3 " "	12,000 00		
Fall River City Loan	30,000 00	31,200 00	
Harrisburg City Loan	15,000 00	15,600 00	
Providence City Loan, registered	25,000 00	27,750 00	
Newark City Loan	20,000 00	20,400 00	
Cleveland City Loan	30,000 00	32,400 00	
Burlington City Loan	12,000 00	13,920 00	
East Lincoln (Illinois) 5 per cent coupon	10,000 00	10,000 00	
City of Montreal	111,000 00	112,110 00	
Pennsylvania R. R. Co.'s consolidated, 5 per cent registered	330,000 00	363,000 00	
" " " " Mortgage registered, 6 per cent	100,000 00	115,000 00	
Philadelphia & Reading R. R. Co.'s first mortgage, 6 per cent	350,000 00	420,000 00	
" " " " " " 7 " "	5,000 00	5,350 00	
North Pennsylvania R. R. Co.'s Bonds, general mortgage, 7 per cent	75,000 00	93,750 00	
North Pennsylvania R. R. Co.'s coupon, 7 per cent	5,000 00	5,550 00	
Belvidere & Delaware R. R. Co.'s first mortgage, 6 per cent	50,000 00	57,000 00	
Pennsylvania & New York Canal and R. R. Co.	30,000 00	36,000 00	
Lehigh Valley R. R. Co.'s consolidated	200,000 00	250,000 00	
Philadelphia, Wilmington & Baltimore R. R. Co.	39,000 00	39,390 00	
Delaware Division Canal Co.	15,000 00	15,000 00	
Lehigh Coal and Navigation Co.'s consolidated mortgage, 7 per cent	5,000 00	6,200 00	
Easton & Amboy R. R. Co.'s first mortgage, guaranteed, 5 per cent	100,000 00	110,000 00	
Philadelphia & Erie R. R. registered, 5 per cent	150,000 00	166,500 00	
Chicago & Western Indiana R. R. consolidated	110,000 00	121,000 00	
Northern Central R'y Co.'s consolidated 6 per cent general mortgage	13,000 00	14,950 00	
Pittsburg, McKeesport & Youghiogheny R. R.	50,000 00	55,000 00	
Lehigh Valley R. R. Sterling 6 per cent	51,000 00	52,020 00	
The Belt R. R. and Stock Yard Co., 6 per cent	50,000 00	53,500 00	
Bergen County R. R. Co.'s first mortgage	50,000 00	55,000 00	
Car Trust of New York, No. 2, Series D, 6 per cent registered	61,000 00	54,900 00	
New York & Long Branch R. R., 5 per cent	150,000 00	160,500 00	
Mutual Insurance Script (Atlantic Mutual), registered	35,110 00	35,110 00	
Philadelphia & Baltimore Central R. R., 5 per cent, first consolidated registered	100,000 00	103,000 00	
Delaware & Chesapeake R. R., first mortgage, 4 per cent	100,000 00	95,000 00	
New York, Lake Erie & Western R. R., 4½ per cent, third mortgage	200,000 00	214,000 00	
Steubenville & Indiana R. R., 5 per cent, first mortgage, registered	200,000 00	208,000 00	
Corning, Cowanesque & A. R. R., 6 per cent, first mortgage	65,000 00	68,250 00	
New York, Lake Erie & Western R. R., 6 per cent, collateral trust bonds	33,000 00	36,300 00	
Terra Haute & Logansport R. R., extension mortgage 6 per cent	50,000 00	50,000 00	
Texas & Pacific Railway Co.'s first mortgage, 6 per cent	14,000 00	14,560 00	
Louisville & Nashville R. R. (Evansville & Henderson Div.), first mortgage, 6 per cent	73,000 00	80,300 00	
Lehigh Coal and Navigation general mortgage, 4½ per cent	50,000 00	50,000 00	
New York, West Shore & Buffalo R. R.	25,000 00	25,250 00	
San Antonio & Arkansas Pass Railway Co.	20,000 00	11,000 00	
Canada & Atlantic R. R.	20,000 00	20,000 00	
Jefferson R. R., first mortgage	30,000 00	30,600 00	
McKeesport & Belle Vernon R. R.	20,000 00	28,600 00	
Pennsylvania & New York Canal and R. R.	50,000 00	50,000 00	
Lehigh Valley Railway Co.	22,000 00	22,440 00	
Elizabeth R. R. of Austria, 4 per cent	40,000 00	40,000 00	
Lehigh Valley R. R. Co.'s consolidated bonds, 4½ per cent	50,000 00	51,000 00	
STOCKS:			
Philadelphia National Bank	10,000 00	23,700 00	
Chesapeake & Delaware Canal Co.	11,400 00	500 00	
Pilot Boat "Wm. W. Kerr"	1,000 00	500 00	
Totals (carried out at market value)	$4,119,510 00	$4,461,060 00	$4,461,060 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $166,018	125,750 00
Cash in banks	720,092 53

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Gross premiums in due course of collection		$599,263 24
Bills receivable, *not matured*, taken for fire, marine, or inland risks		140,119 05
Aggregate amount of the available assets of the company		$8,788,152 41
Deduct special deposits in other states		175,000 00
Total admitted assets		$8,613,152 41

Items not admitted as available assets.

Wrecking boat	$53,000 00	
Loans on company's own stock	2,000 00	
Bills receivable past due	2,240 50	
Book debits due the company	106,125 92	
Total	$163,366 42	

LIABILITIES.

Amount of unpaid losses (of which $16,813 are resisted)		$205,888 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$1,158,009 67	
Re-insurance reserve *pro rata* on fire risks, running more than one year	1,179,286 57	
Re-insurance reserve at 100 per cent on all unexpired marine and inland navigation risks	210,393 91	
Amount of reserve on all outstanding risks		2,547,690 15
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		812,115 40
Book debts due by company		1,524 04
Re-insurance premiums		3,190 76
Aggregate		$3,570,408 35
Deduct liabilities on special deposit		62,032 80
Net liabilities (except capital stock)		$3,508,375 55
Surplus as regards policy-holders	$5,104,776 86	
Capital stock	3,000,000 00	
Surplus over capital	$2,104,776 86	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$3,374,510 79	$1,867,729 01	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	405,991 53	453,981 79	
	$2,968,519 26	$1,413,747 22	
Net amount of cash actually received for premiums			$4,382,266 48
Interest received on bonds and mortgages			139,290 79
Interest and dividends received on bonds and stocks, and from all other sources			230,355 54
Income from all other sources, viz.: net perpetual premiums for the year			29,894 43
Deposit premiums received for perpetual fire risks (carried inside)		$50,464 03	
Aggregate cash income			$4,781,807 24

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*
Gross amount actually paid for losses	$1,692,527 70	$1,477,715 64
Deduct amount actually received for salvages, $153,600.06; re-insurance, $367,972.17	74,684 62	446,887 61
	$1,617,843 08	$1,030,828 03

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Net amount paid on losses	$2,648,671 11
Cash dividends actually paid	450,000 00
Paid or allowed during the year for commissions and brokerage	747,887 70
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	188,300 89
Paid state, national, and local taxes, in this and other states	116,041 06
All other payments, viz.: miscellaneous expenses	300,917 88
Aggregate cash expenditures	$4,451,818 64

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$422,833,739	$4,276,298 00	$16,178,779	$160,436 72
Written during the year	428,186,067	3,446,612 61	320,643,842	1,883,281 88
Total	$851,019,806	$7,722,911 06	$336,822,621	$2,043,718 60
Deduct expirations	342,364,133	2,946,789 29	319,786,771	1,833,324 69
In force at the end of the year	$508,655,673	$4,776,121 77	$17,035,850	$210,393 91
Deduct amount re-insured	17,251,816	149,663 92		
Net amount in force December 31, 1890	$491,403,857	$4,626,457 85	$17,035,850	$210,393 91

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$98,887,461
Total amount of *cash* dividends declared since the company commenced business	11,403,934
Total amount of company's stock owned by the directors at par value	121,900
Total amount loaned to officers and directors	2,000
Losses paid from organization to date	66,589,037
Losses incurred during the year, fire, marine and inland	2,554,659
Loaned to stockholders not officers	99,750

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of policy-holders therein:

Name states and countries.	*Deposits.*	*Liabilities.*
Georgia	$25,000 00	$30,271 48
Virginia	50,000 00	19,490 15
Canada	100,000 00	12,271 17
Totals	$175,000 00	$62,032 80

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	*Marine and Inland Risks.*	*Aggregate.*
Fire, marine and inland risks taken	$5,406,184 00	$388,398 00	$5,794,582 00
Premiums received	85,029 10	5,973 01	91,002 11
Losses paid	53,714 73	345 17	54,059 90
Total losses incurred during the year in the State of Michigan	52,617 92	345 17	52,963 09

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INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

PENNSYLVANIA.

HOME OFFICE, NOS. 136 & 138 S. FOURTH ST., PHILADELPHIA.

(Incorporated April 18, 1794; commenced business November 5, 1794.)

GEORGE G. CROWELL, *President*. . . . . A. B. EARLE, *Secretary*.

Attorney for Michigan, BYRON WHITAKER, of Detroit.

CAPITAL.

Capital stock paid.....$200,000.

ASSETS.

Real estate		$305,968 00
Loans on bond and mortgage of real estate (first liens)		75,350 00
Interest due, $1,095, and accrued, $298.42 on said mortgage loans; total		1,393 42
Total value of mortgaged premises, buildings (insured for $54,400)	$198,200 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
STOCKS:			
Philadelphia National Bank	$2,000 00	$4,800 00	
Lehigh Valley R. R. Co.	10,000 00	9,800 00	
BONDS:			
Philadelphia & Reading R. R. Co.	13,000 00	11,370 00	
Harrisburg, Portsmouth, M. J. & L. R. R. Co.	15,000 00	16,200 00	
Car Trust of New York	8,500 00	8,000 00	
Wabash Railroad Co.	14,000 00	10,430 00	
Chicago & W. Indiana R. R. Co.	12,000 00	13,440 00	
Corning, Cowanesque & Antram R. R. Co.	12,000 00	12,600 00	
Shamokin, Sunbury & L. R. R. Co.	10,000 00	10,500 00	
Terra Haute & Logansport R. R. Co.	20,000 00	21,400 00	
Steubenville & Indiana R. R. Co.	30,000 00	31,800 00	
Long Dock Co.	10,000 00	11,900 00	
Pittsburgh Junction R. R. Co.	10,000 00	11,500 00	
Sunbury, Hazleton & Wilkes Barre R. R. Co.	4,000 00	3,880 00	
New York Central R. R. Co.	10,000 00	10,600 00	
City of Quincy	10,000 00	10,400 00	
Syracuse G. & C. R. R. Co.	9,000 00	9,450 00	
Orient Mutual Insurance Co. script	8 19	8 19	
St. Paul & Northern Pacific R. R. Co. bonds	10,000 00	12,000 00	
Totals (carried out at market value)	$209,008 19	$220,078 19	220,078 19

Cash in company's principal office, $2,502.62; cash in bank, $36,201.84	38,704 46
Cash in hands of managers	13,581 76
Interest due and accrued on stocks, not included in "market value"	258 00
Reclaimable on perpetual insurance	9,808 92
Net premiums in due course of collection	23,962 27
Bills receivable, *not matured*, taken for fire, marine, or inland risks	1,963 25
Rents due and accrued	7,212 50
Due from other companies for re-insurance on losses already paid	4,908 46
Aggregate amount of all the available assets of the company	$703,189 23

Items not admitted as available assets.

George Gorham's & C. E. Stenny's receipts	$990 07

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LIABILITIES.

Amount of unpaid losses		$19,077 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$111,852 79	
Re-insurance reserve *pro rata* on fire risks running more than one year	110,281 37	
Amount of reserve on all outstanding risks		222,134 16
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		191,033 63
Due and to become due for borrowed money		15,000 00
Aggregate liabilities (except capital stock)		$447,244 79
Surplus as regards policy-holders	$255,944 44	
Capital stock	200,000 00	
Surplus over capital	$55,944 44	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$376,647 66	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	71,535 73	
Net amount of cash actually received for premiums		$305,111 93
Interest received on bonds and mortgages		5,141 62
Interest and dividends received on bonds and stocks, and from all other sources		10,841 05
Income from all other sources, viz.: rents, $25,524.87; miscellaneous $2,342.90		27,867 77
Deposit premiums received for perpetual fire risks (carried inside)	$23,523 47	
Aggregate cash income		$348,962 37

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$260,798 50	$318 15	
Deduct amount actually received for salvages, $3,453.57; re-insurance, $13,861.10	17,308 62	6 05	
	$243,489 88	$312 10	
Net amount paid on losses (of which $86,777.07 belonged to prior years			$243,801 98
Cash dividends actually paid			20,000 00
Paid or allowed during the year for commissions and brokerage			63,639 01
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			40,789 94
Paid state, national, and local taxes, in this and other states			10,286 43
All other payments, viz.: miscellaneous expenses			13,181 94
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)		$4,361 50	
Aggregate cash expenditures			$391,699 30

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$39,773,678	$421,968 34
Written during the year	43,398,497	376,647 66
Total	$83,172,175	$808,616 00
Deduct expirations	39,391,503	358,141 48
In force at the end of the year	$43,780,672	$450,474 52
Deduct amount re-insured	2,785,457	30,786 16
Net amount in force December 31, 1890	$40,995,215	$419,688 36

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$19,187,116
Total amount of *cash* dividends declared since the company commenced business	4,206,406
Total amount of the company's stock owned by the directors at par value	26,600
Losses paid from organization to date	15,441,519
Losses incurred during the year, fire, marine and inland	196,777

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$662,140 00
Premiums received	8,037 44
Losses paid	3,259 43
Total losses incurred during the year in the State of Michigan	3,805 71

JERSEY CITY INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, NO. 67 MONTGOMERY STREET, JERSEY CITY.

(Incorporated February 10, 1847; commenced business, December 1, 1856.)

NATHANIEL FOOTE, *President*. . . . . CHARLES F. PATTERSON, *Secretary*.

Attorney for Michigan, LOUIS L. BURTON, of Detroit.

CAPITAL.

Capital stock paid ..... $250,000.

ASSETS.

Real estate		$71,800 00
Loans on bond and mortgage of real estate (first liens)		170,361 32
Interest due, $594.52; and accrued, $1,429.58 on said mortgage loans; total		2,024 10
Value of lands mortgaged	$193,350	
Buildings (insured for $185,400)	256,250	
Total value of mortgaged premises	$449,600	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States	$4,000 00	$4,900 00	
Jersey City	40,000 00	42,980 00	
Newark, N. J.	30,000 00	31,500 00	
STOCKS:			
First National Bank, Jersey City	800 00	2,400 00	
Second National Bank, Jersey City	3,000 00	7,500 00	
Jersey City Gas Light Co., Jersey City	13,240 00	25,156 00	
People's Gas Light Co., Jersey City	850 00	850 00	
N. J. Ice Co., Jersey City	9,700 00	9,409 00	
Totals (carried out at market value)	$101,590 00	$124,695 00	124,695 00

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Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $52,072	$27,850 00
Cash in company's principal office, $6,336.57; cash in bank, $27,145.81	33,482 38
Interest due and accrued on stocks, not included in "market value"	904 65
Interest due and accrued on collateral loans	54 84
Gross premiums in due course of collection	7,180 75
Aggregate amount of the available assets of the company	$438,353 04

LIABILITIES.

Amount of unpaid losses		$9,310 50
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy	$40,679 39	
Re-insurance reserve *pro rata* on fire risks running more than one year	68,574 33	
Amount of reserve on all outstanding risks		109,253 72
Reclaimable by insured on perpetual policies		878 04
Commissions and brokerage		1,243 00
Aggregate liabilities (except capital stock)		$120,685 26
Surplus as regards policy-holders	$317,667 78	
Capital stock	250,000 00	
Surplus over capital	$67,667 78	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$145,404 19	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	14,141 73	
Net amount of cash actually received for premiums		$131,262 46
Interest received on bonds and mortgages		11,692 27
Interest and dividends received on bonds and stocks, and from all other sources		9,310 62
Income from all other sources, viz.: rents, $2,795.12; miscellaneous, $2,330.75		5,125 87
Aggregate cash income		$157,391 22

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$91,052 93	
Deduct amount actually received for salvages, $77.71; re-insurance, $1,295.11	1,372 82	
Net amount paid on losses (of which $17,955.25 belonged to prior years)		$89,680 11
Cash dividends actually paid		17,500 00
Paid or allowed during the year for commissions and brokerage		34,376 98
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		11,504 16
Paid state, national and local taxes in this and other states		3,095 04
All other payments, viz.: miscellaneous expenses		10,205 63
Aggregate cash expenditures		$166,361 92

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$18,511,818	$169,405 52
Written during the year	11,432,627	147,612 10
Total	$29,944,445	$317,017 62
Deduct expirations	8,940,098	109,241 61
In force at the end of the year	$21,004,347	$207,776 01
Deduct amount re-insured	333,270	2,983 45
Net amount in force December 31, 1890	$20,671,077	$204,792 56

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date	$2,195,577
Total amount of *cash* dividends declared since the company commenced business	566,781
Total amount of the company's stock owned by the directors at par value	67,150
Total amount loaned to officers and directors	11,600
Losses paid from organization to date	852,479
Losses incurred during the year, fire	81,035
Loaned to stockholders not officers	15,850

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$264,950 00
Premiums received	2,726 14
Losses paid	400 00
Total losses incurred during the year in the State of Michigan	400 00

KINGS COUNTY FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 97 BROADWAY, BROOKLYN.

(Incorporated October 21, 1858; commenced business October 21, 1858.)

WM. E. HORWILL, *President.* - - - - - - - - - E. S. TERHUNE, *Secretary.*

Attorney for Michigan, R. B. LOOMIS, of Grand Rapids.

CAPITAL.

Capital stock paid ..... $150,000.

ASSETS.

Real estate		$98,131 71
Loans on bond and mortgage of real estate (first liens)		26,150 00
Interest accrued on said mortgage loans		232 91
Value of lands mortgaged	$30,200	
Buildings (insured for $29,800)	39,000	
Total value of mortgaged premises	$69,200	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
STOCKS:			
New York Central & Hudson River R. R. Co.	$90,000 00	$91,350 00	
Consolidated Gas Co., N. Y. City	40,000 00	38,000 00	
Brooklyn Gas Co., Brooklyn	20,000 00	24,000 00	
Williamsburgh Gas Co., Brooklyn	5,000 00	6,500 00	
Metropolitan Gas Co., Brooklyn	5,000 00	5,300 00	
Delaware & Hudson Canal Co.	12,200 00	16,104 00	
Manufacturer's National Bank, Brooklyn	5,010 00	10,771 50	
Lake Shore & Michigan Southern R. R. Co.	10,000 00	10,650 00	
Christopher & Tenth Street R. R. Co.	3,000 00	4,650 00	
Brooklyn & New York Ferry Co.	3,000 00	5,850 00	
BONDS:			
Union Ferry Co.	5,000 00	5,000 00	
West Shore R. R. Co.	10,000 00	10,050 00	
Totals (carried out at market value)	$208,210 00	$228,225 50	$228,225 50

Cash in company's principal office, $1,463.79; cash in bank, $3,949.63	6,313 42
Interest due and accrued on stocks, not included in "market value"	3,062 61
Gross premiums in due course of collection	7,068 99
Rents due and accrued	656 66
Due from other companies for re-insurance on losses already paid	247 14
Aggregate amount of all the available assets of the company	$370,088 94

LIABILITIES.

Amount of unpaid losses (of which $1,650 are resisted)		$9,851 83
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$27,218 10	
Re-insurance reserve *pro rata* on fire risks running more than one year	8,795 77	
Amount of reserve on all outstanding risks		36,013 87
Due and accrued for salaries, rent, advertising, or agency expenses		583 33
Commission and brokerage		1,390 92
Return premiums		615 82
Aggregate liabilities (except capital stock)		$48,455 77
Surplus as regards policy-holders	$321,633 17	
Capital stock	150,000 00	
Surplus over capital	$171,633 17	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	72,527 08	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	7,721 58	
Net amount of cash actually received for premiums		$64,805 50
Interest received on bonds and mortgages		1,823 29
Interest and dividends received on bonds and stocks, and from all other sources		9,996 82
Income from all other sources, viz.: rents		4,169 87
Aggregate cash income		$80,795 48

EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses	$34,796 63
Deduct amount actually received for salvages, $1,257.16; re-insurance, $1,541.19	2,798 35

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Net amount paid on losses (of which $7,387.91 belonged to prior years)	$31,998 28
Cash dividends actually paid	18,000 00
Paid or allowed during the year for commissions and brokerage	14,562 56
Paid during the year for salaries, fees, and all other charges of officers clerks, agents, and all other employés	13,407 94
Paid state, national, and local taxes, in this and other states	2,449 76
All other payments, viz.: rents and miscellaneous expenses	7,505 27
Aggregate cash expenditures	$87,923 81

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$10,770,175	$81,330 97
Written during the year	9,660,290	73,431 19
Total	$20,430,465	$154,762 16
Deduct expirations	8,400,028	76,621 89
In force at the end of the year	$12,030,442	$78,140 27
Deduct amount re-insured	766,428	5,944 95
Net amount in force December 31, 1890	$11,264,014	$72,195 32

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,444,056
Total amount of *cash* dividends declared since the company commenced business	645,263
Total amount of the company's stock owned by the directors at par value	42,300
Losses paid from organization to date	1,128,037
Losses incurred during the year, fire	36,821

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$249,950 00
Premiums received	2,642 11
Losses paid	441 41
Total losses incurred during the year in the State of Michigan	441 41

LIBERTY INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 120 BROADWAY, NEW YORK.

(Incorporated April 21, 1887; commenced business April 21, 1887.)

GEORGE A. MORRISON, *President.* - - - - - - PHILIP LA TOURETTE, *Secretary.*

Attorney for Michigan, EUGENE HARBECK, of Detroit.

CAPITAL.

Capital stock paid ..... $800,000.

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ASSETS.

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	Market Value.	
Bonds:			
New York & Long Branch R. R. Co.	$100,000 00	$113,000 00	
New York, Lake Erie & Western R. R.	50,000 00	45,062 50	
Stocks:			
Lake Shore & Michigan Southern Ry. Co.	50,000 00	53,250 00	
Chicago & Northwestern R. R. Co.	50,000 00	53,250 00	
Western Union Telegraph Co.	100,000 00	78,000 00	
Certificates of Deposit:			
Mercantile Trust Co., New York	378,434 43	378,434 43	
Washington Trust Co., New York	102,564 12	102,564 12	
Western National Bank, New York	150,000 00	150,000 00	
First National Bank, New York	150,000 00	150,000 00	
State Trust Co., New York	100,000 00	100,000 00	
Totals (carried out at market value)	$1,230,998 55	$1,223,561 05	$1,223,561 05

Cash in company's principal office, $11,210.50; cash in bank, $33,831.72	45,042 22
Interest due and accrued on stocks, not included in "market value"	2,624 99
Gross premiums in due course of collection	172,647 27
Cash in hands of agents	1,842 68
Due from other companies for re-insurance on losses already paid	1,360 42
Aggregate amount of all the available assets of the company	$1,447,078 63

LIABILITIES.

Amount of unpaid losses (of which $3,700 are resisted)		$50,563 85
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$354,665 93	
Re-insurance reserve *pro rata* on fire risks running more than one year	131,151 80	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	27,884 74	
Amount of reserve on all outstanding risks		513,702 47
Due and accrued for salaries, rent, advertising, or agency expenses		3,536 91
Commissions and brokerage		22,393 29
Return premiums		7,431 67
All other liabilities		4,820 14
Aggregate liabilities (except capital stock)		$602,448 33

Surplus as regards policy-holders	$844,630 30
Capital stock	800,000 00
Surplus over capital	$44,630 30

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$1,021,173 13	$47,392 31	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	204,609 54	13,160 45	
	$816,563 59	$34,231 86	
Net amount of cash actually received for premiums			$850,795 45
Interest and dividends received on bonds and stocks, and from all other sources			65,687 23
Aggregate cash income			$916,482 68

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses	$568,183 14	$33,870 19
Deduct amount actually received for salvages, $3,315.70, re-insurance, $46,959.43	32,882 96	17,392 17
	$535,300 18	$16,478 02

Net amount paid on losses (of which $103,301.79 belonged to prior years)	$551,778 20
Paid or allowed during the year for commissions and brokerage	182,369 86
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	45,006 62
Paid state, national, and local taxes, in this and other states	14,834 03
All other payments, viz.: rent and miscellaneous expenses	76,168 69
Aggregate cash expenditures	$870,157 40

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$81,872,716	$863,989 06	$1,158,650	$24,535 30
Written during the year	90,258,923	1,040,159 38	11,878,593	47,878 00
Total	$172,131,639	$1,904,148 44	$13,037,243	$72,413 30
Deduct expirations	83,245,241	908,949 38	11,173,467	43,715 18
In force at the end of the year	$88,868,398	$995,199 06	$1,863,776	$28,698 12
Deduct amount re-insured	7,335,766	43,362 55	87,250	813 38
Net amount in force December 31, 1890	$81,550,632	$951,836 51	$1,776,526	$27,884 74

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,472,945
Total amount of the company's stock owned by the directors at par value	888,000
Losses paid from organization to date	1,401,651
Losses incurred during the year, fire, marine and inland	511,405

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,509,458 00
Premiums received	31,858 76
Losses paid	18,298 85
Total losses incurred during the year in the State of Michigan	19,047 32

MANUFACTURERS AND BUILDERS' FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No 152 BROADWAY, NEW YORK CITY.

(Incorporated November 19, 1870; commenced business November 22, 1870.)

EDWARD V. LOEW, *President.* - - - - - - - - - J. JAY NESTELL, *Secretary.*

Attorney for Michigan, PETER SCHULTE, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

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ASSETS.

Loans on bond and mortgage of real estate (first liens)		$70,000 00
Interest accrued on said mortgage loans		2,652 78
Value of lands mortgaged	$78,000	
Buildings (insured for $36,000)	63,000	
Total value of mortgaged premises	$141,000	

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	Market Value.	
Bonds:			
New York City Water	$30,000 00	$32,100 00	
N. Y., L. E. & W. Coal and R. R. Co.	25,000 00	27,500 00	
Louisville, Evansville & St. Louis R. R.	25,000 00	22,500 00	
Ohio Valley R. R.	13,000 00	11,700 00	
Marshall, Con. Coal Co.	10,500 00	10,050 00	
City Railroad Improvement Co.	2,000 00	2,000 00	
United States Coupon	2,200 00	2,640 00	
Richmond & West Point Terminal R. R. and Warehouse Co.	5,000 00	3,425 00	
Chicago, Burlington & Quincy R. R.	200 00	164 00	
Stocks:			
Chicago, Rock Island & Pacific R. R. Co.	70,000 00	49,350 00	
New York Central & Hudson R. R.	40,000 00	40,600 00	
Evansville & Terra Haute R. R.	20,000 00	21,200 00	
Richmond & West Point Terminal R. R. and Warehouse preferred	20,000 00	13,450 00	
Manhattan Trust Co.	4,500 00	6,075 00	
Third National Bank	5,000 00	5,250 00	
Tradesmen's National Bank	4,880 00	5,124 00	
Chicago, Burlington & Quincy R. R.	2,400 00	2,160 00	
Illinois Central R. R.	1,700 00	1,700 00	
Charlotte, Columbia & Augusta R. R.	10,000 00	3,000 00	
Totals (caried out at market value)	$290,930 00	$259,988 00	259,988 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $187,394.50	121,590 00
Cash in company's principal office, $3,387.93; cash in bank, $7,660.93	11,048 86
Interest due and accrued on stocks, not included in "market value"	1,500 00
Interest due and accrued on collateral loans	3,094 21
Gross premiums in due course of collection	37,049 28
Aggregate amount of all the available assets of the company	$506,923 13

LIABILITIES.

Amount of unpaid losses (of which $3,004.62 are resisted)		$34,051 50
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$74,174 52	
Re-insurance reserve *pro rata* on fire risks running more than one year	74,844 32	
Amount of reserve on all outstanding risks		149,018 84
Cash dividends declared, due or to become due		195 00
Due and accrued for salaries, rent, advertising, or agency expenses		1,708 34
Due and to become due for borrowed money		30,000 00
Commissions and brokerage		8,313 74
Return premiums		3,100 55
Aggregate liabilities (except capital stock)		$223,387 97
Surplus as regards policy-holders	$283,535 16	
Capital stock	200,000 00	
Surplus over capital	$83,535 16	

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INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$256,579 99	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	37,818 05	
Net amount of cash actually received for premiums		$218,761 94
Interest received on bonds and mortgages		2,058 33
Interest and dividends received on bonds and stocks, and from all other sources		13,975 60
Income from all other sources, viz.: rents, $7,120.69; croton water tax, $128		7,248 69
Aggregate cash income		$242,044 56

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$133,225 29	
Deduct amount actually received for salvages, $2,425.99; re-insurance, $10,558.51	12,984 50	
Net amount paid on losses (of which $24,820.36 belonged to prior years)		$120,240 79
Cash dividends actually paid		11,820 00
Paid or allowed during the year for commissions and brokerage		55,937 39
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		21,789 84
Paid state, national, and local taxes, in this and other states		5,767 52
Interest paid on borrowed money		1,049 99
All other payments, viz.: miscellaneous expenses		22,618 14
Aggregate cash expenditures		$239,223 67

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$39,809,040	$296,045 35
Written during the year	32,533,694	262,534 90
Total	$72,342,734	$558,580 25
Deduct expirations	30,129,755	244,340 84
In force at the end of the year	$42,212,979	$314,239 41
Deduct amount re-insured	4,233,893	23,342 65
Net amount in force December 31, 1890	$37,979,086	$290,896 76

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,865,546
Total amount of cash dividends declared since the company commenced business	835,000
Total amount of the company's stock owned by the directors at par value	67,600
Total amount loaned to officers and directors	86,000
Losses paid from organization to date	1,187,034
Losses incurred during the year, fire	126,077
Loaned to stockholders not officers	14,800

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$869,322 00
Premiums received	9,162 00
Losses paid	2,165 04
Total losses incurred during the year in the State of Michigan	5,253 26

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MANUFACTURERS AND MERCHANTS' INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, No. 417 WOOD ST., PITTSBURGH.

(Incorporated February 28, 1865; commenced business May 1, 1865.)

CHARLES W. BATCHELOR, *President.* - - - - - - - WM. T. ADAIR, *Secretary.*

Attorney for Michigan, PETER SCHULTE, of Detroit.

CAPITAL.

Capital stock paid	$250,000.

ASSETS.

Real estate			$56,000 00
Loans on bond and mortgage of real estate (first liens)			188,651 67
Interest due and accrued on said mortgage loans			3,745 13
Value of lands mortgaged		$315,900 00	
Buildings (insured for $133,350)		227,695 00	
Total value of mortgaged premises		$543,595 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States registered	$50,000 00	$60,500 00	
Indiana Normal School, Pa.	10,000 00	10,000 00	
County of Allegheny, Pa.	12,000 00	12,000 00	
Pittsburgh & Western R'y Co.	10,000 00	7,700 00	
Etna Water Works, Pa.	10,000 00	10,500 00	
STOCKS:			
Pittsburgh & Western R'y	5,000 00	1,500 00	
Totals (carried out at market value)	$97,000 00	$102,200 00	102,200 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $10,000	10,000 00
Cash in company's principal office, $241.36; cash in bank, $10,179.49	10,420 85
Interest due and accrued on collateral loans	25 00
Gross premiums in due course of collection	10,515 82
Bills receivable, *not matured*, taken for fire, marine, or inland risks	246 90
Rents due and accrued	150 00
Aggregate amount of all the available assets of the company	$381,955 37

Items not admitted as available assets.

Salvage on loss already paid	$1,347 00

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LIABILITIES.

Amount of unpaid losses (of which $1,000 are resisted)		$6,923 72
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$31,026 08	
Re-insurance reserve *pro rata* on fire risks running more than one year	25,847 43	
Amount of reserve on all outstanding risks		56,873 51
Commissions and brokerage		280 73
Re-insurance		1,112 03
Aggregate liabilities (except capital stock)		$65,189 99
Surplus as regards policy-holders	$316,765 38	
Capital stock	250,000 00	
Surplus over capital	$66,765 38	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*
Gross amount of cash received for premiums	$109,335 33	$8,415 84
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	28,956 41	452 19
	$80,378 92	$7,963 65

Net amount of cash actually received for premiums		$88,342 57
Interest received on bonds and mortgages		7,154 96
Interest and dividends received on bonds and stocks, and from all other sources		5,564 56
Income from all other sources, viz.: rents		894 21
Bills and notes received during the year for premiums remaining unpaid (carried inside)	$246 90	
Aggregate cash income		$101,956 30

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*
Gross amount actually paid for losses	$33,640 67	$6,170 90
Deduct amount actually received for salvages, $68.16; re-insu'e, $705.57	773 73	.....
	$32,866 94	$6,170 90

Net amount paid on losses (of which $9,341.78 belonged to prior years)	$39,037 84
Cash dividends actually paid	15,000 00
Paid or allowed during the year for commissions and brokerage	14,082 31
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	9,571 15
Paid state, national, and local taxes, in this and other states	2,109 02
All other payments, viz.: miscellaneous expenses	4,872 01
Aggregate cash expenditures	$84,672 33

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$9,819,295	$114,668 78	.....	$383 24
Written during the year	11,083,433	111,175 65	$1,086,058	3,752 06
Total	$20,902,728	$225,844 43	$1,086,058	$4,090 30
Deduct expirations	9,776,359	101,576 88	1,086,058	4,090 30
In force at the end of the year	$11,126,369	$124,267 55	.....	.....
Deduct amount re-insured	807,918	12,190 79	.....	.....
Net amount in force December 31, 1890	$10,318 451	$112,076 76	.....	.....

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,854,367
Total amount of *cash* dividends declared since the company commenced business	442,500
Total amount of the company's stock owned by the directors at par value	55,650
Total amount loaned to officers and directors	2,000
Losses paid from organization to date	805,418
Dividends declared payable in *stock* from organization	125,000
Losses incurred during the year, fire, marine and inland	34,259

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	*Marine and Inland Risks.*	*Aggregate.*
Fire, marine and inland risks taken	$212,425 00	.....	$212,425 00
Premiums received	2,032 45	.....	2,032 45
Losses paid	1,023 83	$1,250 00	1,273 83
Total losses incurred during the year in the State of Michigan	1,073 95	.....	1,073 95

MECHANICS' INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, NO. 500 WALNUT STREET, PHILADELPHIA.

(Incorporated April 18, 1854; commenced business May 4, 1854.)

CHARLES J. GALLAGHER, *President.* - - - - SIMON J. MARTIN, *Secretary.*

Attorney for Michigan, ALFRED H. HALL, of Detroit.

CAPITAL.

Capital stock paid ..... $250,000.

ASSETS.

Real estate	$83,500 00
Loans on bond and mortgage of real estate (first liens)	286,300 00
Interest due $544, and accrued $3,068.40 on said mortgage loans; total	3,612 40
Total value of mortgaged premises, buildings (insured for $270,900) $665,250 00	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
Philadelphia, Wilmington & Baltimore R. R.	$5,000 00	$5,250 00	
Union Passenger Railway	20,000 00	21,200 00	
Allegheny Car Trust	6,000 00	6,000 00	
Lombard & South Streets Passenger Railway	20,000 00	20,200 00	
Steubenville and Indiana R. R.	25,000 00	26,750 00	
Borough of Clifton Heights	6,000 00	6,000 00	
Pennsylvania Car Trust	5,000 00	5,000 00	
Schuylkill River East Side R. R.	30,000 00	31,200 00	
City of St. Louis	10,000 00	10,000 00	
Northern Pacific Terminal	10,000 00	10,600 00	
City of Leavenworth, Kas.	10,000 00	10,000 00	
Philadelphia & Erie	28,000 00	27,440 00	
Bells Gap Equipment Trust	10,000 00	10,000 00	
North Pennsylvania R. R.	11,000 00	12,265 00	
Catawissa R. R.	9,000 00	10,440 00	
Savannah & Western R. R.	5,000 00	5,000 00	
Union Passenger Railway stock	5,000 00	17,000 00	
Columbus & Cincinnati Midland certificates	10,000 00	9,000 00	
City of Harrisburg certificates	5,000 00	5,400 00	
Philadelphia, Wilm'ton & Baltimore R. R. stock trust certifi's	2,000 00	2,000 00	
Totals (carried out at market value)	$232,000 00	$250,745 00	$250,745 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $38,900	36,000 00
Cash in company's principal office, $2,857.92; cash in bank, $27,507.07	30,364 99
Interest due and accrued on stocks, not included in "market value"	803 27
Interest due and accrued on collateral loans	341 83
Gross premiums in due course of collection	25,320 88
Rents due and accrued	647 40
Aggregate amount of all the available assets of the company	$717,635 77

LIABILITIES.

Amount of unpaid losses		$19,800 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$76,766 41	
Re-insurance reserve *pro rata* on fire risks running more than one year	25,089 05	
Amount of reserve on all outstanding risks		101,855 46
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		192,048 57
Commissions and brokerage		6,584 89
Return premiums		2,727 96
Aggregate liabilities (except capital stock)		$323,266 88
Surplus as regards policy-holders	$394,368 89	
Capital stock	250,000 00	
Surplus over capital	$144,368 89	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$175,785 60	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	20,860 36	
Net amount of cash actually received for premiums		$154,925 24
Interest received on bonds and mortgages		13,842 06
Interest and dividends received on bonds and stocks, and from all other sources		14,364 48
Income from all other sources, viz.: rents, $5,049.54; transfers and surveys, $359.50		5,409 04
Deposit premiums received for perpetual fire risks (carried inside)	$9,799 65	
Aggregate cash income		$188,540 82

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$75,751 15	
Deduct amount actually received for salvages	2,753 67	
Net amount paid on losses (of which $13,590.01 belonged to prior years)		$72,997 48
Cash dividends actually paid		19,953 00
Paid or allowed during the year for commissions and brokerage		37,410 18
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		7,441 64
Paid state, national, and local taxes, in this and other states		6,364 26
All other payments, viz.: miscellaneous expenses		9,175 80
Aggregate cash expenditures		$153,342 36

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1889	$14,524,426	$158,728 35
Written during the year	16,731,130	161,238 54
Total	$31,255,556	$319,966 89
Deduct expirations	14,497,380	156,426 17
Net amount in force December 31, 1890	16,758,176	$163,540 72

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,460,789
Total amount of *cash* dividends declared since the company commenced business	360,660
Total amount of the company's stock owned by the directors at par value	57,475
Total amount loaned to officers and directors	24,000
Losses paid from organization to date	693,659
Losses incurred during the year, fire	79,207
Loaned to stockholders not officers	16,500

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	On Fire Risks.
Fire risks taken	$456,076 00
Premiums received	5,144 60
Losses paid	2,950 76
Total losses incurred during the year in the State of Michigan	3,075 76

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, BOSTON.

(Incorporated February 11, 1823; commenced business May, 1823.)

GEORGE R. ROGERS, *President.* - - - - - - - - JAMES SIMPSON, *Secretary.*

Attorney for Michigan, JAMES T. STERLING, of Detroit.

CAPITAL.

Capital stock paid ..... $400,000.

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ASSETS.

Loans on bond and mortgage of real estate (first liens)		$24,500 00
Interest accrued on said mortgage loans		141 82
Value of lands mortgaged	$25,500	
Buildings (insured for $23,000)	17,500	
Total value of mortgaged premises	$43,000	

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	Market Value.	
Stocks:			
Atlantic National Bank	$10,000 00	$13,900 00	
City " "	20,000 00	20,050 00	
Columbian " "	20,000 00	22,400 00	
Eagle " "	21,400 00	22,684 00	
Globe " "	30,000 00	30,000 00	
Hamilton " "	12,000 00	14,400 00	
New England National Bank	16,000 00	27,240 00	
North " "	20,000 00	27,500 00	
Railroad " "	1,800 00	2,340 00	
State " "	17,800 00	22,428 00	
Suffolk " "	53,500 00	58,983 00	
Tremont " "	20,000 00	22,850 00	
Union " "	20,000 00	28,400 00	
Boston & Providence Railroad	20,000 00	50,000 00	
Chicago, Burlington & Quincy Railroad	10,000 00	8,900 00	
Lyman Mills	10,000 00	7,000 00	
Bonds:			
Housatonic Railroad	25,000 00	26,375 00	
New Bedford Railroad	30,000 00	33,000 00	
Boston City	45,000 00	48,600 00	
Boston & Lowell Railroad	25,000 00	27,100 00	
Fitchburg Railroad	25,000 00	27,250 00	
Boston & Maine Railroad	10,000 00	10,200 00	
Union Pacific, Lincoln & Colorado Railroad	25,000 00	21,250 00	
Kansas City, Fort Scott & Memphis Railroad	5,000 00	5,550 00	
Oregon R'y and Navigation Co.	5,000 00	4,750 00	
Chicago, Burlington & Quincy Railroad	1,000 00	1,020 00	
Totals (carried out at market value)	$498,500 00	$584,170 00	584,170 00

Cash in company's principal office, $181.05; cash in bank, $4,473.28	4,654 33
Interest due and accrued on stocks, not included in "market value"	4,541 65
Gross premiums in due course of collection	15,693 84
Bills receivable, *not matured*, taken for fire, marine and inland risks	7,927 87
Aggregate amount of all the available assets of the company	$641,629 51

LIABILITIES.

Amount of unpaid losses (of which $2,000 are resisted)		$18,695 04
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$48,066 22	
Re-insurance reserve *pro rata* on fire risks running more than one year	43,871 88	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	3,815 12	
Amount of reserve on all outstanding risks		95,753 22
Cash dividends declared, due or to become due		188 00
Due and accrued for salaries, rent, advertising, or agency expenses		3,500 00
Commissions and brokerage		3,210 01
Return premiums, $1,690.55; re-insurance, $808.01		2,498 56
Aggregate liabilities (except capital stock)		$123,844 83
Surplus as regards policy-holders	$517,784 68	
Capital stock	400,000 00	
Surplus over capital	$117,784 68	

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INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$141,224 42	$34,337 58	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	28,325 39	10,713 33	
	$112,899 03	$23,624 25	
Net amount of cash actually received for premiums			$136,523 28
Interest received on bonds and mortgages			733 75
Interests and dividends received on bonds and stocks, and from all other sources			28,140 71
Aggregate cash income			$165,397 74

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses	$68,247 15	$21,260 77	
Net amount paid on losses (of which $14,907.79 belonged to prior years)			$89,507 92
Cash dividends actually paid			32,020 00
Paid or allowed during the year for commissions and brokerage			30,333 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			12,730 00
Paid state, national, and local taxes, in this and other states			4,751 54
All other payments, viz.: rent and miscellaneous expenses			8,122 21
Aggregate cash expenditures			$177,464 67

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$17,297,466	$189,835 91	$673,395	$11,038 82
Written during the year	12,336,831	144,929 68	1,488,094	27,562 60
Total	$29,634,297	$334,765 59	$2,161,489	$38,601 42
Deduct expirations	12,506,946	144,197 51	1,628,794	33,908 80
In force at the end of the year	$17,127,351	$190,568 08	$532,695	$4,692 62
Deduct amount re-insured	879,381	10,667 32	21,500	877 50
Net amount in force December 31, 1890	$16,247,970	$179,900 76	$511,195	$3,815 12

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$7,010,277
Total amount of *cash* dividends declared since the company commenced business	2,090,500
Total amount of the company's stock owned by the directors at par value	28,700
Losses paid from organization to date	5,113,116
Dividends declared payable in *stock* from organization	100,000
Losses incurred during the year, fire, marine and inland	88,701

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$813,067 00
Premiums received	10,934 49
Losses paid	4,257 05
Total losses incurred during the year in the State of Michigan	5,211 05

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MERCHANTS' INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, NOS. 776 & 778 BROAD STREET, NEWARK.

(Incorporated February 18, 1858; commenced business April 18, 1858.)

HENRY POWLES, *President.* - - - - - - - - - - J. R. MULLIKEN, *Secretary.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Capital stock paid ..... $400,000.

ASSETS.

Real estate		$237,500 00
Loans on bond and mortgage of real estate (first liens)		453,000 00
Interest due $804.50, and accrued, $7,312.23 on said mortgage loans; total		8,116 73
Value of lands mortgaged	$493,280	
Buildings (insured for $544,075)	648,600	
Total value of mortgaged premises	$1,141,880	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
STOCKS:			
Morris & Essex R. R.	$35,000 00	$52,500 00	
United New Jersey R. R. & Canal Co.	15,000 00	33,750 00	
Newark Gaslight Co.	10,000 00	25,000 00	
Citizens' Gaslight Co.	13,700 00	26,030 00	
Warren Railroad	36,050 00	54,075 00	
BONDS:			
United States registered	25,000 00	30,500 00	
Central Railroad of New Jersey	32,000 00	35,920 00	
New Jersey Southern Railroad	30,000 00	33,000 00	
Long Island & Sea Shore Railroad	5,000 00	5,950 00	
United New Jersey Railroad & Canal Co.	20,000 00	25,000 00	
Midland Railroad of New Jersey	100,000 00	113,000 00	
Morris & Essex Railroad	40,000 00	54,650 00	
North Hudson Railway Co.	100,000 00	106,500 00	
Newark & Bloomfield H. C. R. R. Co.	10,000 00	11,400 00	
Orange & Newark	50,000 00	57,500 00	
Belleville & Newark	1,000 00	1,150 00	
Irvington & Newark	3,000 00	3,450 00	
St. Louis, Arkansas & Texas Railroad	10,000 00	6,900 00	
State of New Jersey	1,000 00	1,050 00	
East Orange Street Improvement	3,500 00	3,675 00	
American Dock & Improvement Co.	50,000 00	54,500 00	
Long Branch graded school	15,000 00	17,250 00	
Totals (carried out at market value)	$605,250 00	$752,750 00	752,750 00

Cash in company's principal office, $9,746.63; cash in banks, $22,954.73	32,701 36
Interest due and accrued on stocks, not included in "market value"	2,301 59
Gross premiums in due course of collection	114,276 29
Rents due and accrued	303 28
Aggregate amount of the available assets of the company	$1,600,949 25
Deduct special deposit in Georgia	30,500 00
Total admitted assets	$1,570,449 25

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LIABILITIES.

Amount of unpaid losses (of which $10,433.67 are resisted)		$88,945 84
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$316,472 91	
Re-insurance reserve *pro rata* on fire risks running more than one year	293,633 20	
Amount of reserve on all outstanding risks		610,106 11
Reclaimable by insured on perpetual policies		418 00
Unpaid principal on scrip, $4,363; interest due to scrip-holders, $1,049.71		5,412 71
Commissions and brokerage		19,022 77
Return premiums		13,171 94
Expense, $6,173.72; tax, $479.75		6,653 47
Aggregate		$743,730 84
Deduct liability on special deposit		29,691 45
Aggregate liabilities (except capital stock)		$714,039 39
Surplus as regards policy-holders	$856,409 86	
Capital stock	400,000 00	
Surplus over capital	$456,409 86	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$946,958 63	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	114,530 40	
Net amount of cash actually received for premiums		$832,428 23
Interest received on bonds and mortgages		22,733 71
Interest and dividends received on bonds and stocks, and from all other sources		43,434 55
Income from all other sources, viz.: rents		2,521 67
Aggregate cash income		$901,118 16

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$532,788 63	
Deduct amount actually received for salvages, $3,066.89; re-insurance, $12,478.18	15,545 07	
Net amount paid on losses (of which $66,708.54 belonged to prior years)		$517,243 56
Cash dividends actually paid		40,835 00
Interest paid to scrip-holders		24 00
Scrip, or certificate of profits redeemed in cash		119 00
Paid or allowed during the year for commissions and brokerage		160,037 17
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		34,794 00
Paid state, national and local taxes, in this and other states		20,622 44
All other payments, viz.: miscellaneous expenses		92,878 11
Aggregate cash expenditures		$866,553 28

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$97,172,215	$1,098,852 95
Written during the year	86,011,240	971,672 59
Total	$183,183,455	$2,070,525 54
Deduct expirations	75,952,702	870,501 12
In force at the end of the year	$107,230,753	$1,200,024 42
Deduct amount re-insured	1,857,447	22,081 68
Net amount in force December 31, 1890	$105,373,306	$1,177,942 74

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$9,960,353
Total amount of *cash* dividends declared since the company commenced business	764,219
Total amount of the company's stock owned by the directors at par value	75,000
Losses paid from organization to date	5,168,563
Dividends declared payable in *stock* from organization	240,000
Losses incurred during the year, fire	531,529

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Georgia	$30,500 00	$29,691 45

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,672,462 67
Premiums received	22,504 90
Losses paid	8,141 00
Total losses incurred during the year in the State of Michigan	8,972 32

MERCHANTS' INSURANCE COMPANY.

RHODE ISLAND.

HOME OFFICE, NO. 20 MARKET STREET, PROVIDENCE.

(Incorporated May, 1851; commenced business July, 1851.)

WM. T. BARTON, *President*. . . . . WM. P. GOODWIN, *Secretary*.

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$102,000 00
Interest accrued on said mortgage loans		1,487 45
Value of lands mortgaged	$96,500	
Buildings (insured for $102,300)	150,000	
Total value of mortgaged premises	$246,500	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	*Par Value.*	*Market Value.*	
National Bank of Commerce	$80,000 00	$89,600 00	
American National Bank	50,000 00	44,000 00	
Merchants' National Bank	20,000 00	26,800 00	
Globe National Bank	10,000 00	16,400 00	
Providence Gas Company	23,350 00	34,091 00	
Phenix National Bank	10,000 00	15,600 00	
Mechanics' National Bank	12,850 00	14,392 00	
Manufacturers' National Bank	10,200 00	13,872 00	
St. Paul & Duluth R. R. preferred	10,000 00	8,700 00	
BONDS:			
Chicago, Burlington & Northern Railroad	10,000 00	9,900 00	
Eastern Railroad of Minnesota	10,000 00	10,300 00	
City of Providence, R. I., note	20,000 00	20,000 00	
Totals (carried out at market value)	$266,400 00	$303,655 00	303,655 00

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $28,799.79		$21,912 50
Cash in company's principal office, $3,373.55; cash in bank $31,884.07		35,257 62
Interest due and accrued on stocks, not included in "market value"		250 00
Interest due and accrued on said collateral loans		417 64
Gross premiums in due course of collection		36,212 86
Aggregate amount of the available assets of the company		$501,193 07

Items not admitted as available assets.

Salvage claim	$500 00	

LIABILITIES.

Amount of unpaid losses (of which $1,653.99 are resisted)		$28,079 32
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$110,379 28	
Re-insurance reserve *pro rata* on fire risks running more than one year	58,097 67	
Amount of reserve on all outstanding risks		168,476 95
Commissions and brokerage		3,396 79
Aggregate liabilities (except capital stock)		$199,953 06
Surplus as regards policy-holders	$301,240 01	
Capital stock	200,000 00	
Surplus over capital	$101,240 01	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$304,375 41	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	36,164 39	
Net amount of cash actually received for premiums		$268,211 02
Interest received on bonds and mortgages		5,205 09
Interest and dividends received on bonds and stocks, and from all other sources		15,325 80
Income from all other sources, viz.: conscience money		75 00
Aggregate cash income		$288,816 91

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$150,952 84	
Deduct amount actually received for salvages, $473.31; re-insurance, $1,540.55	2,113 86	
Net amount paid on losses (of which $40,096.14 belonged to prior years)		$148,838 98
Cash dividends actually paid		14,000 00
Paid or allowed during the year for commissions and brokerage		50,569 34
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		38,063 46
Paid state, national, and local taxes, in this and other states		7,439 85
All other payments, viz.: profit and loss		44 79
Aggregate cash expenditures		$258,956 42

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$26,643,583	$296,517 24
Written during the year	27,779,232	304,375 41
Total	$54,422,815	$600,892 65
Deduct expirations	25,284,779	269,274 08
In force at the end of the year	$29,138,036	$331,618 57
Deduct amount re-insured	584,106	5,129 50
Net amount in force December 31, 1890	$28,553,930	$326,489 07

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$6,387,760
Total amount of *cash* dividends declared since the company commenced business	678,000
Total amount of the company's stock owned by the directors at par value	43,200
Total amount loaned to officers and directors	9,122
Losses paid from organization to date	4,274,791
Losses incurred during the year, fire	132,768

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$703,600 00
Premiums received	10,628 08
Losses paid	10,983 61
Total losses incurred during the year in the State of Michigan	8,885 63

MILWAUKEE MECHANICS' INSURANCE COMPANY.

WISCONSIN.

HOME OFFICE, NOS. 442 AND 444 E. WATER ST., MILWAUKEE.

(Incorporated February 15, 1852; commenced business April 1, 1852.)

CHRISTIAN PREUSSER, *President.* - - - - - - - ADOLF J. CRAMER, *Secretary.*

Attorney for Michigan, H. C. KLOCKSIEM, of Lansing.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate		$34,300 00
Loans on bond and mortgage of real estate (first liens)		764,670 60
Interest accrued on said mortgage loans		13,362 00
Value of lands mortgaged	$1,290,000	
Buildings (insured for $473,400)	523,000	
Total value of mortgaged premises	$1,813,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
Milwaukee City	$104,000 00	$104,000 00	
Milwaukee City Bath	23,000 00	23,000 00	
Milwaukee City Park	100,000 00	101,750 00	
Brown County, Wis.	83,000 00	86,500 00	
Oshkosh City, Wis.	30,000 00	33,300 00	
Door County Wis.	3,000 00	3,090 00	
La Crosse City, Wis., Bridge	35,000 00	37,100 00	
St. Paul, Minn., Water	100,000 00	110,000 00	
Ramsey County, Minn., Bridge	75,000 00	81,000 00	
Ramsey County, Minn., Loan	25,000 00	27,000 00	
St. Paul, Minn., board of education	125,000 00	135,000 00	
Central Map Survey & Publishing Co., Chicago, stocks	500 00	500 00	
Totals (carried out at market value)	$703,500 00	$742,240 00	742,240 00

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $28,200	$17,850 00
Cash in company's principal office, $14,727.42; cash in bank, $86,340.68	101,068 10
Interest due and accrued on stocks, not included in "market value"	7,483 00
Gross premiums in due course of collection	56,219 34
Aggregate amount of all the available assets of the company	$1,737,193 04

LIABILITIES.

Amount of unpaid losses (of which $4,050 are resisted)		$23,311 47
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less from date of policy	$206,379 60	
Re-insurance reserve *pro rata* on fire risks running more than one year	276,191 58	
Amount of reserve on all outstanding risks		482,571 18
Cash dividends declared, due or to become due		10 00
Commissions to agents		10,960 63
Aggregate liabilities (except capital stock)		$516,853 28
Surplus as regards policy-holders	$1,220,339 76	
Capital stock	200,000 00	
Surplus over capital	$1,020,339 76	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$627,769 53	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	68,937 41	
Net amount of cash actually received for premiums		$558,832 12
Interest received on bonds and mortgages		50,754 98
Interest and dividends received on bonds and stocks, and from all other sources		33,811 15
Income from all other sources, viz.: rents, $916.65; agency income, $360.95		1,277 60
Aggregate cash income		$644,675 85

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$274,064 24	
Deduct amount actually received for salvages, $2,129.45; re-insurance, $12,488.96	14,618 41	
Net amount paid on losses (of which $32,365.37 belonged to prior years)		$259,445 83
Cash dividends actually paid		50,120 50
Paid or allowed during the year for commissions and brokerage		126,500 52
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		43,542 99
Paid state, national, and local taxes, in this and other states		19,237 70
All other payments, viz.: miscellaneous expenses		32,690 43
Aggregate cash expenditures		$531,537 97

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$64,303,470	$922,235 56
Written during the year	48,413,702	627,769 53
Total	$112,717,172	$1,550,005 11
Deduct expirations	43,248,786	597,430 55
Net amount in force December 31, 1890	$69,468,386	$952,574 56

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$7,190,816
Total amount of *cash* dividends declared since the company commenced business	260,000
Total amount of company's stock owned by the directors at par value	91,520
Losses paid from organization to date	3,451,025
Losses incurred during the year, fire	250,392
Loaned to stockholders not officers	33,100

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,322,579 00
Premiums received	31,563 16
Losses paid	18,747 49
Total losses incurred during the year in the State of Michigan	18,747 49

NATIONAL FIRE INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, No. 118 ASYLUM STREET, HARTFORD.

(Incorporated November 27, 1871; commenced business December 1, 1871.)

JAMES NICHOLS, *President.* - - - - - - - - - - - E. G. RICHARDS, *Secretary.*

Attorney for Michigan, SAM'L H. ROW, of Lansing.

CAPITAL.

Capital stock paid ..... $1,000,000.

ASSETS.

Real estate		$75,335 76
Loans on bond and mortgage of real estate (first liens)		610,755 52
Interest due, $1,583.82 and accrued, $8,581.12 on said mortgage loans; total		10,164 94
Value of lands mortgaged	$1,015,350	
Buildings (insured for $520,275)	839,050	
Total value of mortgaged premises	$1,854,400	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
United States 4 per cent	$50,000 00	$61,500 00	
Hartford City (capitol)	25,000 00	28,000 00	
Hartford City (water)	10,000 00	10,100 00	
New Britian City	6,000 00	7,080 00	
Cleveland City	10,000 00	11,000 00	
Detroit City	10,000 00	12,800 00	
Lincoln City	12,000 00	12,000 00	
Meriden Town	10,000 00	10,400 00	
Helena City	20,000 00	20,800 00	
Richmond City	44,900 00	52,000 00	
Georgia State	25,000 00	29,810 00	
West Middle School District, Hartford	28,000 00	28,000 00	
Danbury & Norwalk R. R.	10,000 00	10,600 00	
Harlem River & Port Chester R. R.	25,000 00	32,500 00	
Erie Railway	20,000 00	27,000 00	
Sandusky, Mansfield & Newark R. R.	20,000 00	24,200 00	
Cincinnati, Hamilton & Dayton R. R.	15,000 00	18,300 00	
Knoxville & Ohio R. R.	20,000 00	21,000 00	
Cleveland, Columbus, Cincinnati & Indianapolis R. R.	35,000 00	44,800 00	
Chicago & Western Indiana R. R.	29,000 00	33,060 00	
Chicago & Northwestern R. R.	20,000 00	23,000 00	
Chicago, Milwaukee & St. Paul R. R., South Minn. Division	10,000 00	11,400 00	
Chicago, Milwaukee & St. Paul R. R., Dubuque Division	10,000 00	11,400 00	
Chicago, Milwaukee & St. Paul R. R., Hastings & Dakota Division, 5 per cent	10,000 00	10,200 00	
Chicago, Milwaukee & St. Paul R. R., Hastings & Dakota Division, 7 per cent	20,000 00	24,800 00	
Chicago, Milwaukee & St. Paul R. R., Mineral Point Div.	10,000 00	10,200 00	
Chicago, Burlington & Quincy R. R.	11,100 00	11,544 00	
Louisville, New Albany & Chicago R. R.	10,000 00	11,000 00	
Louisville & Nashville R. R., N. O. & Mobile Division	10,000 00	11,700 00	
East Tennessee, Virginia & Georgia R. R.	30,000 00	30,300 00	
Hannibal & St. Joseph R. R.	20,000 00	23,000 00	
Nodaway Valley R. R.	8,000 00	9,040 00	
Atchison, Topeka & Santa Fe	10,000 00	8,000 00	
Atchison, Topeka & Santa Fe, Income	4,000 00	2,000 00	
Fremont, Elkhorn & Missouri Valley R. R.	5,000 00	5,750 00	
St. Paul, Minneapolis & Manitoba R. R.	10,000 00	11,400 00	
St. Paul & Northern Pacific R. R.	25,000 00	30,250 00	
Northern Pacific R. R. & Land Grant	29,000 00	33,640 00	
Northern Pacific R. R., Pend. d'Oreille Division	35,000 00	36,050 00	
Union Pacific R. R.	20,000 00	22,800 00	
Oregon Railway & Navigation	20,000 00	22,000 00	
Columbus & Toledo first mortgage	12,000 00	13,920 00	
Columbus & Toledo second mortgage	10,000 00	10,800 00	
Memphis & Charleston	20,000 00	24,000 00	
Norfolk & Western, Clinch Valley Division	22,000 00	21,120 00	
Hartford & Conn. Western	10,000 00	10,000 00	
STOCKS:			
New York, New Haven & Hartford R. R.	48,000 00	120,000 00	
New York & Harlem R. R.	10,000 00	25,500 00	
New York Central & Hudson River R. R.	50,000 00	50,000 00	
Pennsylvania R. R.	37,100 00	37,100 00	
Pittsburgh, Ft. Wayne & Chicago	20,000 00	30,000 00	
Cleveland & Pittsburgh	10,000 00	15,200 00	
Belt R. R., Indianapolis	15,000 00	12,500 00	
Illinois Central	16,700 00	15,862 00	
Chicago, Burlington & Quincy	11,000 00	9,900 00	
Chicago, Rock Island & Pacific	33,000 00	23,100 00	
Peoria & Bureau Valley	10,000 00	16,500 00	
Hartford National Bank	50,900 00	77,368 00	
Phœnix National Bank	45,000 00	57,150 00	
Ætna National Bank	25,000 00	27,500 00	
Charter Oak National Bank	11,200 00	11,760 00	
Farmers and Mechanics' National Bank	10,000 00	10,700 00	
City Bank	4,000 00	4,080 00	
Mercantile National Bank	5,000 00	4,250 00	
National Exchange Bank	15,000 00	18,900 00	
First National Bank, Meriden	5,000 00	5,600 00	
Second National Bank, New Haven	5,000 00	6,850 00	
Thames National Bank, Norwich	10,000 00	14,000 00	
Metropolitan National Bank, N. Y.	10,000 00	500 00	
Central National Bank, N. Y.	5,000 00	7,150 00	
National Bank of the Republic, Boston	7,500 00	12,000 00	
Boston National Bank, Boston	7,000 00	8,400 00	
St. Paul National Bank	7,000 00	8,190 00	
National Bank of Commerce, Kansas City	2,000 00	2,700 00	
Willimantic Linen Company	10,000 00	14,400 00	
Totals (carried out at market value)	$1,321,400 00	$1,581,424 00	$1,581,424 00

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Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $1,680		$450 00
Cash in company's principal office, $621; cash in bank, $166,679.57		167,300 57
Interest due and accrued on bonds, not included in "market value"		3,134 95
Interest due and accrued on collateral loans		13 50
Gross premiums in due course of collection		171,633 95
Aggregate amount of the available assets of the company		$2,620,213 19
Deduct special deposits in other states		81,810 00
Total admitted assets		$2,538,403 19

LIABILITIES.

Amount of unpaid losses (of which $6,350 are resisted)		$89,977 71
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$441,046 88	
Re-insurance reserve *pro rata* on fire risks running more than one year	442,119 09	
Amount of reserve on all outstanding risks		883,165 47
Commissions and brokerage		24,177 01
Return premiums		10,045 81
Aggregate		$1,007,366 00
Deduct liabilities on special deposits		12,109 61
Net liabilities (except capital stock)		$995,256 39
Surplus as regards policy-holders	$1,543,146 80	
Capital stock	1,000,000 00	
Surplus over capital	$543,146 80	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,406,963 88	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	228,486 57	
Net amount of cash actually received for premiums		$1,178,477 31
Interest received on bonds and mortgages		36,597 98
Interest and dividends received on bonds and stocks, and from all other sources		78,255 66
Income from all other sources, viz.: rents		2,954 51
Aggregate cash income		$1,296,285 46

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$634,507 00	
Deduct amount actually received for salvages, $5,870.60; re-insurance, $56,119.55	61,990 15	
Net amount paid on losses (of which $66,805.02 belonged to prior years)		$572,516 85
Cash dividends actually paid		100,000 00
Paid or allowed during the year for commissions and brokerage		203,495 67
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		103,796 03
Paid state, national, and local taxes, in this and other states		30,302 55
All other payments, viz.: miscellaneous expenses		86,258 01
Aggregate cash expenditures		$1,096,369 11

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$125,686,496	$1,554,325 89
Written during the year	108,694,191	1,406,963 88
Total	$234,380,687	$2,961,289 77
Deduct expirations	94,403,592	1,150,365 28
In force at the end of the year	$139,977,095	$1,810,924 49
Deduct amount re-insured	8,250,154	108,606 77
Net amount in force December 31, 1890	$131,726,941	$1,702,317 72

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$9,552,053
Total amount of *cash* dividends declared since the company commenced business	1,577,000
Total amount of the company's stock owned by the directors at par value	93,400
Losses paid from organization to date	4,863,555
Dividends declared payable in *stock* from organization	100,000
Losses incurred during the year, fire	587,290
Loaned to stockholders not officers	450

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Virginia	$52,000 00	$6,046 72
Georgia	29,810 00	6,062 89
Totals	$81,810 00	$12,109 61

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$3,877,150 00
Premiums received	63,032 27
Losses paid	40,870 93
Total losses incurred during the year in the State of Michigan	38,513 24

NATIONAL FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE NO. 35 PINE STREET, NEW YORK CITY.

(Incorporated 1838; commenced business April 9, 1838.)

HENRY T. DROWNE, *President.* - - - - JOHN H. KATTENSTROTH, *Secretary.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	$10,138 98
Interest accrued on said mortgage loans	104 38

Buildings insured for $16,800; total value of mortgaged premises $31,700

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
BONDS:			
United States	$80,000 00	$95,500 00	
Chicago, R. I. & Pacific R. R.	8,000 00	10,000 00	
Chicago & Northwestern R. R.	8,000 00	10,960 00	
E. R. R.	10,000 00	13,300 00	
STOCKS:			
National Bank of Commerce	13,000 00	25,350 00	
American Exchange National Bank	10,000 00	15,250 00	
Manhattan National Bank	7,500 00	13,500 00	
New York City Water	116,500 00	120,577 50	
Totals (carried out at market value)	$253,000 00	$304,437 50	$304,437 50
Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $11,300			10,000 00
Cash in company's principal office, $2,048.06; cash in bank $25,518.93			27,566 99
Interest due and accrued on stocks, not included in "market value"			873 75
Interest due and accrued on collateral loans			80 00
Gross premiums in due course of collection			36,485 54
Aggregate amount of all the available assets of the company			$389,987 14

LIABILITIES.

Amount of unpaid losses (of which $1,500 are resisted)		$21,074 83
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$102,738 94	
Re-insurance reserve *pro rata* on fire risks running more than one year	18,654 80	
Amount of reserve on all outstanding risks		121,393 74
Due and accrued for salaries, rent, advertising, or agency expenses		629 00
Commissions and brokerage		5,472 82
Aggregate liabilities (except capital stock)		$148,570 39
Surplus as regards policy-holders	$241,416 75	
Capital stock	200,000 00	
Surplus over capital	$41,416 75	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$281,145 89	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	58,249 35	
Net amount of cash actually received for premiums		$222,896 54
Interest received on bonds and mortgages		776 32
Interest and dividends received on bonds and stocks, and from all other sources		14,004 33
Aggregate cash income		$237,677 19

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$153,347 67	
Deduct amount actually received for salvages, $108.98; re-insurance, $2,682.00	2,790 98	
Net amount paid on losses (of which $45,031.76 belonged to prior years)		$150,556 69
Paid or allowed during the year for commissions and brokerage		55,829 34
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		13,856 08
Paid state, national, and local taxes, in this and other states		3,483 76
All other payments, viz.: rents, $3,150; miscellaneous, $8,328.10		11,478 10
Aggregate cash expenditures		$235,203 97

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$25,314,028	$240,133 83
Written during the year	27,049,551	291,096 94
Total	$52,363,579	$531,230 77
Deduct expirations	28,420,115	284,804 91
In force at the end of the year	$23,943,464	$246,425 86
Deduct amount re-insured	649,573	5,664 60
Net amount in force December 31, 1890	$23,293,891	$240,761 26

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$5,273,973
Total amount of *cash* dividends declared since the company commenced business	1,088,056
Total amount of the company's stock owned by the directors at par value	37,487
Losses paid from organization to date	2,869,611
Dividends declared payable in *stock* from organization	50,000
Losses incurred during the year, fire	126,600
Loaned to stockholders not officers	10,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$187,540 00
Premiums received	2,529 46
Losses paid	1,142 86
Total losses incurred during the year in the State of Michigan	2,642 86

NEWARK FIRE INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, NOS. 741 AND 743, BROAD STREET, NEWARK.

(Incorporated May 14, 1810; commenced business, May 14, 1810.)

JOHN J. HENRY, *President.* . . . . . OSCAR O. BREWER, *Secretary.*

Attorney for Michigan, CHARLES L. CLARK, of Detroit.

CAPITAL.

Capital stock paid ..... $250,000.

ASSETS.

Real estate		$50,000 00
Loans on bond and mortgage of real estate (first liens) of which $2,250 is in process of foreclosure		365,867 50
Interest due, $885.45; and accrued, $4,852.19 on said mortgage loans; total		5,737 64
Value of lands mortgaged	$387,584	
Buildings (insured for $473,900)	569,216	
Total value of mortgaged premises	$956,800	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Bonds:			
United States	$75,000 00	$91,500 00	
Orange & Newark Horse Car R. R. Co.	25,000 00	28,750 00	
Essex Passenger R. R. Co.	5,000 00	5,750 00	
West Shore R. R. Co.	25,000 00	25,000 00	
East Orange Improvement Co.	3,203 31	3,203 31	
Stocks:			
Morris & Essex R. R. Co.	20,000 00	29,200 00	
National State Bank	15,900 00	23,850 00	
National Newark Banking Co.	7,700 00	11,550 00	
Newark City National Bank	13,250 00	19,875 00	
Totals (carried out at market value)	$190,053 31	$238,678 31	$238,678 31

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $4,000	3,000 00
Cash in company's principal office, $3,035.06; cash in bank, $28,752.19	31,787 25
Interest due and accrued on stocks, not included in "market value"	2,335 00
Interest due and accrued on collateral loans	18 75
Gross premiums in due course of collection	19,663 90
Bills receivable, *not matured*, taken for fire risks	607 90
Rents due and accrued	440 00
Aggregate amount of all the available assets of the company	$718,136 25

LIABILITIES.

Amount of unpaid losses (of which $3,032.04 are resisted)		$9,916 10
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy	$77,439 39	
Re-insurance reserve *pro rata* on fire risks running more than one year	72,642 62	
Amount of reserve on all outstanding risks		150,082 01
Cash dividends declared, due or to become due		6,408 85
Commissions and brokerage		5,467 60
Aggregate liabilities (except capital stock)		$171,874 56
Surplus as regards policy-holders	$546,261 69	
Capital stock	250,000 00	
Surplus over capital	296,261 69	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$245,020 97	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	38,789 47	
Net amount of cash actually received for premiums		$206,231 50
Interest received on bonds and mortgages		22,022 64
Interest and dividends received on bonds and stocks, and from all other sources		7,635 00
Income from all other sources, viz.: rents		868 50
Aggregate cash income		$236,757 64

EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses	$146,805 21
Deduct amount actually received for salvages, $2,027.29; re-insurance, $8,685.49	10,712 78

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Net amount paid on losses (of which $36,481.21 belonged to prior years)	$136,092 43
Cash dividends actually paid	25,303 99
Paid or allowed during the year for commissions and brokerage	45,314 97
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	17,461 51
Paid state, national and local taxes in this and other states	9,377 04
All other payments, viz.: miscellaneous expenses	13,806 46
Aggregate cash expenditures	$247,356 40

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$31,114,423	$288,485 43
Written during the year	28,205,704	247,514 39
Total	$59,320,127	$535,999 82
Deduct expirations	27,094,041	236,180 54
In force at the end of the year	$32,226,086	$299,819 28
Deduct amount re-insured	1,510,969	13,471 74
Net amount in force December 31, 1890	$30,715,117	$286,347 54

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date	$3,919,428
Total amount of *cash* dividends declared since the company commenced business	628,280
Total amount of the company's stock owned by the directors at par value	32,835
Losses paid from organization to date	1,739,257
Losses incurred during the year, fire	108,465

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$596,494 00
Premiums received	8,353 20
Losses paid	5,019 90
Total losses incurred during the year in the State of Michigan	6,562 65

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

NEW HAMPSHIRE.

HOME OFFICE, MANCHESTER.

(Incorporated 1869; commenced business April, 1870.)

JAMES A. WESTON, *President.* . . . . . JOHN C. FRENCH, *Secretary.*

Attorney for Michigan, GEORGE W. CHANDLER, of Detroit.

CAPITAL.

Capital stock paid.....$600,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	$509,146 86
Interest due and accrued on said mortgage loans	14,914 00

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
BONDS:		
U. S. Government	$125,000 00	$151,875 00
City of Manchester, N. H.	700 00	700 00
City of Chicago, Ill.	10,000 00	11,000 00
City of Marietta, Ohio	10,000 00	11,000 00
City of Concord, N. H.	1,000 90	1,200 00
City of Topeka, Kansas	10,000 00	10,500 00
City of Omaha, Neb.	10,000 00	10,500 00
City of Moorehead, Minn.	6,000 00	6,000 00
City of Lincoln, Neb.	36,000 00	36,860 00
Maine Central R. R.	10,000 00	12,000 00
Burlington & Missouri River R. R., in Iowa	10,000 00	11,000 00
Chicago, Burlington & Quincy R. R.	15,000 00	18,000 00
Chicago, Burlington & Quincy R. R., Denver Ex.	10,000 00	8,700 00
Chicago, Burlington & Quincy R. R., con. 5's	4,400 00	4,488 00
Jackson, Lansing & Saginaw R. R.	10,000 00	10,500 00
New York & New England R. R.	10,000 00	12,000 00
New York & New England R. R.	10,000 00	11,200 00
Union Pacific R. R.	25,000 00	27,000 00
Union Pacific R. R. Trust	10,000 00	9,000 00
Oregon Short Line R. R.	10,000 00	9,800 00
Boston, Concord & Montreal R. R.	62,000 00	65,100 00
Hillsborough County, N. H.	5,000 00	5,200 00
Chicago & West Michigan R. R.	25,000 00	22,500 00
Topeka, Kansas, Water Supply Co.	20,000 00	21,000 00
Minneapolis Gas Light Co.	20,000 00	21,000 00
Chicago, Burlington & Northern R. R.	5,000 00	4,750 00
New Hampshire Trust Co., deb.	30,000 00	30,000 00
Central Loan & Land Co., deb.	20,000 00	20,000 00
Johnson Loan & Trust Co., deb.	10,000 00	10,000 00
Nashua Card and Glazed Paper Co.	10,000 00	10,200 00
National Loan & Trust Co.	10,000 00	10,000 00
Grand Forks Gas and Electric Co.	10,000 00	10,000 00
Sioux City, Iowa, sewerage	2,161 96	2,161 96
Swift & Co., Chicago	25,000 00	25,000 00
STOCKS:		
Suncook Valley R. R.	4,000 00	5,000 00
Merchants' National Bank, Manchester, N. H.	10,000 00	12,500 00
New York Central & Hudson River R. R.	10,000 00	10,000 00
Norwich & Worcester R. R.	3,100 00	5,425 00
Pemigewasset Valley R. R.	26,000 00	31,200 00
Chicago, Burlington & Quincy R. R.	44,000 00	39,600 00
Illinois Central R. R.	30,000 00	29,400 00
Chicago, Rock Island & Pacific R. R.	10,000 00	7,000 00
Amoskeag Manufacturing Co., Manchester, N. H.	5,000 00	10,000 00
Pemigewasset National Bank, Plymouth, N. H.	6,000 00	7,200 00
Lake Shore & Michigan Southern R. R.	20,000 00	22,000 00
First National Bank, Peterborough, N. H.	5,000 00	7,000 00
Merchants' National Bank, Kansas City, Mo.	5,000 00	5,150 00
Manchester Mills, Manchester, N. H.	5,000 00	7,500 00
Quincy Bridge	1,000 00	1,750 00
Chicago & Northwestern R. R.	20,000 00	21,000 00
Boston & Albany R. R.	1,500 00	2,850 00
Boston & Albany R. R., rts.	5,043 12	4,560 00
Totals (carried out at market value)	$797,905 08	$860,369 96

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $119,876		98,225 00
Cash in company's principal office, $22,027.20; cash in bank, $81,494.86		103,522 06
Interest due and accrued on stocks, not included in "market value"		5,628 00
Gross premiums in due course of collection		67,351 91
Aggregate amount of all the available assets of the company		$1,659,157 79

LIABILITIES.

Amount of unpaid losses (of which $10,000 are resisted)		$84,651 56
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$245,138 79	
Re-insurance reserve *pro rata* on fire risks running more than one year	555,758 37	
Amount of reserve on all outstanding risks		600,897 16
Commissions and brokerage		13,470 38
Aggregate liabilities (except capital stock)		$699,019 10

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Surplus as regards policy-holders	$960,138 69
Capital stock	600,000 00
Surplus over capital	$360,138 69

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$939,090 79	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	175,513 44	
Net amount of cash actually received for premiums		$763,577 35
Interest received on bonds and mortgages		32,034 81
Interest and dividends received on bonds and stocks, and from all other sources		45,278 42
Aggregate cash income		$840,890 58

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses	$421,970 14
Cash dividends actually paid	48,000 00
Paid or allowed during the year for commissions and brokerage	165,057 59
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	40,936 06
Paid state, national, and local taxes, in this and other states	22,395 02
All other payments, viz.: miscellaneous expenses	37,368 45
Aggregate cash expenditures	$735,727 26

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$80,951,596	$1,015,605 76
Written during the year	81,361,523	923,150 58
Total	$162,313,119	$1,938,756 34
Deduct expirations	69,361,718	766,240 39
In force at the end of the year	$92,951,401	$1,172,515 95
Deduct amount re-insured	4,936,411	53 429 84
Net amount in force December 31, 1890	$88,014,990	$1,119,086 11

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$7,682,280
Total amount of *cash* dividends declared since the company commenced business	540,000
Total amount of the company's stock owned by the directors at par value	184,900
Losses paid from organization to date	3,884,096
Losses incurred during the year, fire	399,586

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,159,188 00
Premiums received	24,546 01
Losses paid	16,633 10
Total losses incurred during the year in the State of Michigan	13,447 30

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NEW YORK FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 72 WALL ST., NEW YORK CITY.

(Incorporated April 18, 1832; commenced business December 22, 1832.)

DANIEL UNDERHILL, *President.* . . . . . AUGUSTUS COLSON, *Secretary.*

Attorney for Michigan, CHARLES F. PELTIER, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate		$106,800 00
Loans on bond and mortgage of real estate (first liens)		25,750 00
Interest accrued on said mortgage loans		643 75
Value of lands mortgaged	$24,500	
Buildings (insured for $34,100)	40,000	
Total value of mortgaged premises	$64,500	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States	$80,000 00	$95,600 00	
Long Island City Water	5,000 00	5,500 00	
Long Island City F. D.	500 00	550 00	
New York, West Shore & Buffalo R'y	10,000 00	10,225 00	
Atchison, Topeka & Santa Fe	10,000 00	7,875 00	
Iowa Central	10,000 00	8,200 00	
STOCKS:			
New York, Lackawanna & Western R'y	15,000 00	17,100 00	
Consolidated Gas Co. of New York	10,000 00	9,500 00	
Peoples' Bank of New York	2,825 00	8,658 62	
Tradesmen's Bank of New York	2,760 00	2,898 00	
Mechanics' Bank of New York	1,175 00	2,467 50	
Totals (carried out at market value)	$147,260 00	$168,574 12	168,574 12

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $1,200	700 00
Cash in company's principal office, $5,280.51; cash in bank, $2,498.70	7,779 21
Interest due and accrued on stocks, not included in "market value"	575 75
Interest due and accrued on collateral loans	17 50
Gross premiums in due course of collection	17,321 80
Rents due and accrued	682 00
Aggregate amount of all the available assets of the company	$328,844 13

LIABILITIES.

Amount of unpaid losses (of which $1,500 are resisted)		$11,020 09
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$69,872 50	
Re-insurance reserve *pro rata* on fire risks running more than one year	29,331 86	

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Amount of reserve on all outstanding risks		$99,204 36
Due and accrued for miscellaneous expenses		100 00
Commissions and brokerage		3,464 20
Aggregate liabilities (except capital stock)		$113,788 65
Surplus as regards policy-holders	$215,055 48	
Capital stock	200,000 00	
Surplus over capital	$15,055 48	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$195,461 28	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	26,044 46	
Net amount of cash actually received for premiums		$169,416 82
Interest received on bonds and mortgages		1,852 58
Interest and dividends received on bonds and stocks, and from all other sources		8,429 73
Income from all other sources, viz.: rents		2,833 66
Aggregate cash income		$182,532 79

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$131,546 66	
Deduct amount actually received for salvages, $332.24; re-insurance, $6,171.87	6,504 11	
Net amount paid on losses (of which $32,027 belonged to prior years)		$125,042 55
Cash dividends actually paid		6,000 00
Paid or allowed during the year for commissions and brokerage		41,449 42
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		20,624 94
Paid state, national, and local taxes, in this and other states		4,173 14
All other payments, viz.: miscellaneous expenses		7,201 56
Aggregate cash expenditures		$204,491 61

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$20,564,730	$167,650 00
Written during the year	21,366,942	201,987 00
Total	$41,931,672	$369,637 00
Deduct expirations	16,768,730	164,483 00
In force at the end of the year	$25,162,942	$205,154 00
Deduct amount re-insured	1,042,695	10,475 00
Net amount in force December 31, 1890	$24,120,247	$194,679 00

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$5,041,065
Total amount of *cash* dividends declared since the company commenced business	1,424,000
Total amount of the company's stock owned by the directors at par value	87,000
Total amount loaned to officers and directors	700
Losses paid from organization to date	2,221,323
Losses incurred during the year, fire	104,092

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$242,240 00
Premiums received	3,847 52
Losses paid	None reported.
Total losses incurred during the year in the State of Michigan	" "

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NEW YORK BOWERY FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 124 BOWERY, NEW YORK CITY.

(Incorporated April, 1833; commenced business Sept., 1833.)

HENRY SILBERHORN, *President.* - - - - - - - J. FRANK PATTERSON, *Secretary.*

Attorney for Michigan, F. O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid.....$300,000.

ASSETS.

Real estate		$1,000 00
Loans on bond and mortgage of real estate (first liens)		18,200 00
Interest accrued on said mortgage loans		127 00
Value of lands mortgaged	$18,000	
Buildings (insured for $24,500)	38,500	
Total value of mortgaged premises	$56,500	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
Northern Pacific R. R.	$24,000 00	$27,345 00	
Broadway & Seventh Avenue R. R.	21,000 00	22,155 00	
Central Pacific R. R.	25,000 00	25,875 00	
Rome, Watertown & Ogdensburgh R. R.	5,000 00	5,175 00	
Midland R. R. of N. J.	12,000 00	13,500 00	
Denver & Rio Grande	10,000 00	8,100 00	
N. Y., Ontario & Western R. R.	1,000 00	1,110 00	
Chesapeake & Ohio R. R.	10,000 00	11,500 00	
Western N. Y. & Penn. R. R.	10,000 00	9,950 00	
Long Island R. R.	13,000 00	14,560 00	
STOCKS:			
New York City (new park)	200,000 00	200,000 00	
Rome, Watertown & Ogdensburgh R. R.	20,000 00	20,200 00	
New York, Lackawanna & Western R. R.	30,000 00	34,650 00	
Chicago & R. I. R. R.	22,000 00	15,565 00	
Omaha (preferred)	20,000 00	16,500 00	
N. Y. C. & H. R. R. R.	60,000 00	60,900 00	
Long Island R. R.	20,000 00	17,200 00	
Chicago & Northwestern	10,000 00	10,525 00	
Western Union Telegraph Co.	20,000 00	15,250 00	
Totals (carried out at market value)	$533,000 00	$530,060 00	530,060 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $4,730	3,700 00
Cash in company's principal office, $563.76; cash in bank, $13,150.24	13,714 00
Interest due and accrued on stocks, not included in "market value"	3,003 33
Interest due and accrued on collateral loans	132 75
Gross premiums in due course of collection	81,376 81
Due from other companies for re-insurance on losses already paid	864 47
Aggregate amount of all the available assets of the company	$652,178 36

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LIABILITIES.

Amount of unpaid losses (of which $9,176.88 are resisted)		$42,142 27
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$140,317 49	
Re-insurance reserve *pro rata* on fire risks running more than one year	104,431 65	
Amount of reserve on all outstanding risks		244,749 14
Cash dividends declared, due or to become due		6,199 75
Due and accrued for salaries, rent, advertising, or agency expenses		3,718 33
Commission and brokerage		17,902 89
Aggregate liabilities (except capital stock)		$314,712 38
Surplus as regards policy-holders	$337,465 98	
Capital stock	300,000 00	
Surplus over capital	$37,465 98	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$479,328 50	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	92,949 02	
Net amount of cash actually received for premiums		$386,379 48
Interest received on bonds and mortgages; Interest and dividends received on bonds and stocks, and from all other sources		23,597 41
Aggregate cash income		$409,976 89

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$308,565 40	
Deduct amount actually received for salvages and re-insurance	39,315 91	
Net amount paid on losses (of which $89,193.92 belonged to prior years)		$269,249 49
Cash dividends actually paid		18,000 00
Paid or allowed during the year for commissions and brokerage		86,308 92
Paid during the year for salaries, fees, and all other charges of officers clerks, agents, and all other employés		31,025 60
Paid state, national, and local taxes, in this and other states		5,494 03
All other payments, viz.: miscellaneous expenses		32,022 51
Aggregate cash expenditures		$442,100 55

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$87,928,743	$533,681 77
Written during the year	46,156,285	505,737 31
Total	$114,085,028	$1,039,419 08
Deduct expirations	44,930,852	469,291 06
In force at the end of the year	$69,154,176	$570,128 02
Deduct amount re-insured	11,066,401	76,116 26
Net amount in force December 31, 1890	$58,087,775	$494,011 76

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$8,635,359
Total amount of *cash* dividends declared since the company commenced business	2,891,500
Total amount of the company's stock owned by the directors at par value	45,700
Total amount loaned to officers and directors	1,700
Losses paid from organization to date	4,275,599
Losses incurred during the year, fire	218,095

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,150,722 00
Premiums received	13,411 78
Losses paid	14,239 07
Total losses incurred during the year in the State of Michigan	13,458 15

NIAGARA FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, Nos. 135 & 137 BROADWAY, NEW YORK CITY.

(Incorporated, July, 1850; commenced business, August, 1850.)

PETER NOTMAN, *President.* - - - - - - - - - - - GEO. C. HOWE, *Secretary.*

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

CAPITAL.

Capital stock paid ..... $500,000.

ASSETS.

Real estate		$577,566 63
Loans on bond and mortgage of real estate (first liens)		46,050 00
Interest accrued on said mortgage loans		1,356 50
Value of lands mortgaged	$36,750 00	
Buildings (insured for $70,750)	70,750 00	
Total value of mortgaged premises	$107,500 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*
United States 6 per cent currency bonds, registered, '98 and '99	$30,000 00	$35,750 00
United States 4 per cent currency bonds, registered, 1907	565,000 00	684,300 00
Jersey City bonds, 7 per cent, 1913	8,000 00	9,760 00
Jersey City bonds, 6 per cent, 1891 (water)	6,000 00	6,000 00
Jersey City bonds, 6 per cent, 1904 (tax)	28,000 00	30,240 00
Jersey City bonds, 7 per cent, 1905 (improvement)	3,000 00	3,540 00
Jersey City bonds, 7 per cent, 1902 (water)	5,000 00	5,750 00
Albany & Susquehanna Railway bonds, first mortgage, consolidated, 7 per cent, 1906	30,000 00	39,000 00
Lake Erie & Western Railway bonds, 5 per cent	50,000 00	53,250 00
Chicago, Milwaukee & St. Paul Railway bonds, 6 per cent, 1910, first mortgage, South Minn. Division	50,000 00	56,500 00
Fremont, Elkhorn & Missouri Valley Railway bonds, 6 per cent, 1933	40,000 00	48,800 00
James River Railway bonds, 6 per cent, 1936 (guaranteed by Northern Pacific Railway)	25,000 00	25,750 00

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	Par Value.	Market Value.	
New York Elevated Railway Co.'s bonds, first mortgage, 1996, 7 per cent	$20,000 00	$23,000 00	
Kings County Elevated Railway Co.'s bonds, first mortgage, 1925, 5 per cent	20,000 00	20,000 00	
Morris & Essex Railway Co.'s bonds, 7 per cent, consolidated, first mortgage, 1915	21,000 00	27,930 00	
Chateaugay Ore and Iron Co.'s bonds, 6 per cent	25,000 00	25,000 00	
Kansas City Water bonds, 1907, 6 per cent	10,000 00	10,060 00	
St. Paul (Minn.) Gas Light Co.'s bonds, 1915, 6 per cent	15,000 00	16,200 00	
Town of Lake (Ill.) Gas Co.'s bonds, 6 per cent	20,000 00	20,600 00	
Long Island Railway Co.'s stock, 1,000 shares, par, $50	50,000 00	42,506 00	
National Railway Co. of Chicago stock, 100 shares; par, $100	10,000 00	11,000 00	
American Exchange National Bank stock, 351 shares; par, $100	35,100 00	52,650 00	
Western National Bank stock	10,000 00	9,800 00	
Delaware & Hudson Canal Co.'s stock, 110 shares; par, $100	11,000 00	14,410 00	
American Loan and Trust Co.'s stock, 200 shares; par, $100	20,000 00	20,000 00	
New York, Chicago & St. Louis Railway bonds, 4 per cent	56,000 00	50,960 00	
Equitable Gas Light Co. of Chicago, bonds, 6 per cent	25,000 00	25,000 00	
Totals (carried out at market value)	$1,188,100 00	$1,367,690 00	$1,367,690 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $161,840	110,912 50
Cash in company's principal office, $50,508.71; cash in bank, 165,025.86	215,534 57
Interest due and accrued on stocks, not included in "market value"	7,405 00
Interest due and accrued on collateral loans	1,942 57
Gross premiums in due course of collection	276,244 05
Interest not otherwise entered	392 92
Rents due and accrued	7,430 98
Due from other companies for re-insurance on losses already paid	9,955 13
Aggregate amount of the available assets of the company	$2,622,480 85
Deduct special deposits in other states	50,000 00
Total admitted assets	$2,572,480 85

LIABILITIES.

Amount of unpaid losses (of which $26,483.06 are resisted)		$206,245 76
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$663,344 01	
Re-insurance reserve *pro rata* on fire risks running more than one year	749,586 58	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	15,695 92	
Amount of reserve on all outstanding risks		1,428,626 51
Cash dividends declared, due or to become due		205 00
Commissions and brokerage		39,740 11
Miscellaneous items and reserve for contingent emergencies		20,000 00
Aggregate		$1,694,817 38
Deduct liabilities on special deposits		28,012 64
Net liabilities (except capital stock)		$1,666,804 74
Surplus as regards policy-holders	$905,676 11	
Capital stock	500,000 00	
Surplus over capital	$405,676 11	

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums	$2,386,679 64	$28,971 75
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	546,893 57	11,125 75
	$1,839,786 07	$17,846 00

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Net amount of cash actually received for premiums	$1,857,632 07
Interest received on bonds and mortgages	2,713 00
Interest and dividends received on bonds and stocks, and from all other sources	74,759 04
Income from all other sources, viz.: rents	15,465 92
Aggregate cash income	$1,950,570 03

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$1,183,195 55	$10,471 64	
Deduct amount actually received for salvages and reinsurance	157,274 00	2,464 73	
	$1,025,921 55	$8,006 91	
Net amount paid on losses			$1,033,928 46
Cash dividends actually paid			50,357 50
Paid or allowed during the year for commissions and brokerage			324,568 78
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			130,360 00
Paid state, national and local taxes, in this and other states			40,096 47
All other payments, viz.: rents and miscellaneous expenses			194,955 01
Aggregate cash expenditures			$1,774,266 22

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$333,153,225	$2,870,442 82	$577,615	$16,925 87
Written during the year	269,144,146	2,408,381 09	887,566	29,603 43
Total	$602,297,371	$5,278,823 91	$1,465,181	$46,529 30
Deduct expirations	248,808,550	2,224,225 25	714,297	22,917 33
In force at the end of the year	$353,493,821	$3,054,598 66	$750,884	$23,611 97
Deduct amount re-insured	38,240,558	328,944 64	266,027	7,916 05
Net amount in force December 31, 1890	$315,253,263	$2,725,654 02	$484,857	$15,695 92

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$29,059,533
Total amount of *cash* dividends declared since the company commenced business	2,134,000
Total amount of the company's stock owned by the directors at par value	196,400
Total amount loaned to officers and stockholders	99,750
Losses paid from organization to date	14,969,622
Losses incurred during the year, fire, marine and inland	972,062
Amount deposited in different states and countries for the security of *all* the company's policy-holders	250,000

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name, States and Countries.	*Deposits.*	*Liabilities.*
Georgia	$25,000 00	$3,779 20
Virginia	25,000 00	24,233 44
Totals	$50,000 00	$28,012 64

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$3,880,881 00
Premiums received	74,869 02
Losses paid	44,770 89
Total losses incurred during the year in the State of Michigan	44,837 51

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NORTH AMERICAN INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, No. 59 KILBY ST., BOSTON.

(Incorporated December, 1872; commenced business January 1, 1873.)

SILAS PEIRCE, *President*. . . . . CHAS. E. MACULLAR, *Secretary*.

Attorney for Michigan, EBER WARD, of Detroit.

CAPITAL.

Capital stock paid.....$200,000.

ASSETS.

Real estate		$44,100 00
Loans on bond and mortgage of real estate (first liens)		74,400 00
Interest accrued on said mortgage loans		1,309 08
Value of lands mortgaged	$43,000	
Buildings (insured for $36,300)	101,800	
Total value of mortgaged premises	$144,800	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States 4½ registered	$25,000 00	$30,625 00	
Chicago, Milwauke & St. Paul R. R. Co.	5,000 00	6,125 00	
Chicago, Burlington & Quincy R. R. Co.	9,000 00	8,430 00	
Northern Pacific R. R. Co.	5,000 00	5,800 00	
Union Pacific R. R. Co.	6,000 00	5,700 00	
Oregon Railway & Navigation Co.	12,000 00	13,260 00	
Kansas City, Memphis & Birmingham R. R. Co.	5,000 00	4,737 50	
Consolidated R. R. Co. of Vermont	5,000 00	4,225 00	
BOSTON NATIONAL BANK STOCKS:			
Boston	13,800 00	16,560 00	
City	5,000 00	5,000 00	
Eliot	10,000 00	13,400 00	
Exchange	1,700 00	2,244 00	
Globe	9,500 00	9,500 00	
Hide & Leather	2,900 00	3,770 00	
Merchants'	15,000 00	22,500 00	
Old Boston	14,300 00	17,195 75	
Shoe & Leather	5,000 00	4,875 00	
State	10,000 00	12,600 00	
Suffolk	10,000 00	11,025 00	
Totals (carried out at market value)	$169,200 00	$197,572 25	197,572 25

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $3,420	2,300 00
Cash in company's principal office, $9,347.49; cash in bank, $5,157.94	14,505 43
Interest due and accrued on stocks, not included in "market value"	1,641 67
Interest due and accrued on collateral loans	43 33
Gross premiums in due course of collection	21,745 79
Rents due and accrued	207 08
Due from other companies for re-insurance on losses already paid	539 79
Aggregate amount of all the available assets of the company	$358,364 42

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LIABILITIES.

Amount of unpaid losses		$9,713 42
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$66,159 84	
Re-insurance reserve *pro rata* on fire risks, running more than one year	61,324 90	
Amount of reserve on all outstanding risks		127,484 74
Due and accrued for salaries, rent, advertising, or agency expenses		437 50
Commissions and brokerage		2,898 71
Return premiums, $732.50; re-insurance, $332.50		1,065 00
Aggregate liabilities (except capital stock)		$141,599 37
Surplus as regards policy-holders	$216,765 05	
Capital stock	200,000 00	
Surplus over capital	$16,765 05	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$206,494 60	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	51,679 41	
Net amount of cash actually received for premiums		$154,815 19
Interest received on bonds and mortgages		3,747 05
Interest and dividends received on bonds and stocks, and from all other sources		9,332 88
Income from all other sources, viz.: rents, $1,961.96; return of bank tax, $857.01		2,818 97
Aggregate cash income		$170,714 09

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$110,169 74	
Deduct amount actually received for salvages, $1,069.23; re-insurance, $11,681.79	12,751 02	
Net amount paid on losses (of which $27,633.96 belonged to prior years)		$97,418 72
Cash dividends actually paid		6,000 00
Paid or allowed during the year for commissions and brokerage		30,645 65
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		13,690 73
Paid state, national, and local taxes, in this and other states		5,639 36
Interest paid on borrowed money		272 06
All other payments, viz.: miscellaneous expenses		13,703 81
Aggregate cash expenditures		$167,370 33

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$24,643,318	$260,186 94
Written during the year	21,290,614	207,013 51
Total	$45,933,932	$467,200 45
Deduct expirations	19,766,139	196,395 87
In force at the end of the year	$26,167,802	$270,804 58
Deduct amount re-insured	2,606,890	28,557 43
Net amount in force December 31, 1890	$23,560,903	$242,247 15

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,792,478
Total amount of *cash* dividends declared since the company commenced business	290,000
Total amount of company's stock owned by the directors at par value	15,100
Losses paid from organization to date	806,443
Losses incurred during the year, fire	79,646
Loaned to stockholders not officers	1,300

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$166,581 00
Premiums received	1,695 85
Losses paid	2,701 85
Total losses incurred during the year in the State of Michigan	2,701 85

NORTHWESTERN NATIONAL INSURANCE COMPANY.

WISCONSIN.

HOME OFFICE, MILWAUKEE.

(Incorporated February 20, 1869; commenced business July 1, 1869.)

ALFRED JAMES, *President.* - - - - - - JOHN P. MCGREGOR, *Secretary.*

Attorney for Michigan, J. S. VERNOR of Detroit.

CAPITAL.

Capital stock paid ..... $600,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$401,800 00
Interest accrued on said mortgage loans		3,813 82
Value of lands mortgaged	$843,575 00	
Buildings (insured for $262,450)	539,500 00	
Total value of mortgaged premises	$1,383,075 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States registered	$300,000 00	$365,910 00	
Chicago, Milwaukee & St. Paul R. R.	165,000 00	204,000 00	
Milwaukee, Lake Shore & Western R'y	50,000 00	60,000 00	
Milwaukee & Northern R'y	50,000 00	53,500 00	
Chicago & Northwestern R'y	50,000 00	62,500 00	
Milwaukee County	67,000 00	68,550 00	
Waukesha Sewerage	30,000 00	31,300 00	
Milwaukee City	120,000 00	122,800 00	
Totals (carried out at market value)	$832,000 00	$969,060 00	969,060 00

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Cash in company's principal office, $5,673.13; cash in bank, $122,466.52	$128,139 65
Interest due and accrued on bonds, not included in "market value"	3,266 67
Gross premiums in due course of collection	66,538 03
Bills receivable, *not matured*, taken for fire, marine, or inland risks	6,799 00
Central Map Co. stock	500 00
Aggregate amount of all the available assets of the company	$1,579,917 17

LIABILITIES.

Amount of unpaid losses (of which $850 are resisted)		$31,773 53
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$149,375 53	
Re-insurance reserve *pro rata* on fire risks running more than one year	373,836 93	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	12,438 71	
Amount of reserve on all outstanding risks		535,651 17
Commissions and brokerage		15,832 77
Due for re-insurance and supplies		2,559 95
Aggregate liabilities (except capital stock)		$585,817 42
Surplus as regards policy-holders	$994,099 75	
Capital stock	600,000 00	
Surplus over capital	$394,099 75	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$611,655 52	$12,788 54	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	64,017 76	931 00	
	$547,637 76	$11,857 54	
Net amount of cash actually received for premiums			$559,495 30
Interest received on bonds and mortgages			22,662 52
Interest and dividends received on bonds and stocks, and from all other sources			43,052 30
Aggregate cash income			$625,210 12

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$267,649 05	$7,471 45	
Deduct amount actually received for salvages, $2,063.67; re-insurance, $2,686.71	4,151 84	598 54	
	$263,497 21	$6,872 91	
Net amount paid on losses (of which $39,809.18 belonged to prior years)			$270,370 12
Cash dividends actually paid			60,000 00
Paid or allowed during the year for commissions and brokerage			95,579 89
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			58,631 85
Paid state, national, and local taxes, in this and other states			15,872 06
All other payments, viz.: miscellaneous expenses			48,915 13
Aggregate cash expenditures			$549,369 05

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$81,051,689	$982,438 00	$64,250	$7,448 68
Written during the year	57,696,356	632,682 70	151,887	14,396 88
Total	$138,748,045	$1,615,120 70	$216,137	$21,845 56
Deduct expirations	51,081,216	594,892 78	70,249	9,367 25
In force at the end of the year	$87,666,829	$1,020,227 92	$145,888	$12,478 31
Deduct amount re-insured	1,053,492	13,941 88	.....	.....
Net amount in force December 31, 1890	$86,613,337	$1,006,286 04	$145,888	$12,478 31

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$8,844,691
Total amount of *cash* dividends declared since the company commenced business	921,000
Total amount of the company's stock owned by the directors at par value	293,900
Losses paid from organization to date	4,717,844
Dividends declared payable in *stock* from organization	174,000
Losses incurred during the year, fire, marine and inland	262,906

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$3,263,695 00
Premiums received	35,595 44
Losses paid	15,688 28
Total losses incurred during the year in the State of Michigan	11,096 44

OHIO INSURANCE COMPANY.

OHIO.

HOME OFFICE, DAYTON.

(Incorporated February, 1865; commenced business March 1, 1865.)

J. A. WALTERS, *President.* - - - - - - - - - JNO. N. BELL, *Secretary.*

Attorney for Michigan, JAMES C. BURTON, of Detroit.

CAPITAL.

Capital stock paid ..... $150,000.

ASSETS.

Real estate		$24,800 00
Loans on bond and mortgage of real estate (first liens)		104,187 00
Interest accrued on said mortgage loans		1,691 56
Value of lands mortgaged	$308,000	
Buildings (insured for $78,750)	78,750	
Total value of mortgaged premises	$386,750	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
BONDS:			
Union City, Ind., City	$3,100 00	$3,162 00	
Bucyrus, O., improvement	20,000 00	21,000 00	
Ada, O., school	12,000 00	13,840 00	
Versailles, O., school	6,000 00	7,200 00	
STOCKS:			
Third National Bank	3,000 00	6,300 00	
Dayton National Bank	500 00	950 00	
Totals (carried out at market value)	$44,600 00	$52,452 00	$52,452 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $16,050		7,800 00
Cash in company's principal office, $937.15; cash in bank, $9,653.46		10,590 61
Interest due and accrued on stocks, not included in "market value"		725 07
Interest due and accrued on collateral loans		330 45
Net premiums in due course of collection		17,772 20
Bills receivable, *not matured*, taken for fire risks		585 39
Rents due and accrued		144 17
Due from other companies for re-insurance on losses already paid		30 87
Aggregate amount of all the available assets of the company		$221,109 32

LIABILITIES.

Amount of unpaid losses (of which $1,649.48 are resisted)		$3,297 92
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$16,874 12	
Re-insurance reserve *pro rata* on fire risks running more than one year	18,154 62	
Amount of reserve on all outstanding risks		35,028 74
Taxes, $1,550.68; sundry insurance co's., $112.72		1,663 40
Aggregate liabilities (except capital stock)		$39,990 06
Surplus as regards policy-holders	$181,119 26	
Capital stock	150,000 00	
Surplus over capital	$31,119 26	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$74,272 96	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	11,609 77	
Net amount of cash actually received for premiums		$62,663 19
Interest received on bonds and mortgages		7,607 08
Interest and dividends received on bonds and stocks, and from all other sources		3,416 07
Income from all other sources, viz.: rents		1,076 66
Aggregate cash income		$74,763 00

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$28,840 68	
Deduct amount actually received for salvages and re-insurance	3,713 19	
Net amount paid on losses (of which $598.12 belonged to prior years)		$25,127 49
Cash dividends actually paid		9,000 00
Paid or allowed during the year for commissions and brokerage		12,756 46
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		6,823 00
Paid state, national, and local taxes, in this and other states		3,344 57
All other payments, viz.: rent and miscellaneous expenses		7,312 72
Aggregate cash expenditures		$64,364 24

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$1,868,924	$60,564 06
Written during the year	6,306,210	75,565 60
Total	$8,175,134	$136,129 66
Deduct expirations	4,866,155	60,037 95
In force at the end of the year	$3,308,979	$76,091 71
Deduct amount re-insured	437,371	6,034 22
Net amount in force December 31, 1890	$2,871,608	$70,057 49

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,668,052
Total amount of *cash* dividends declared since the company commenced business	195,250
Total amount of the company's stock owned by the directors at par value	31,515
Total amount loaned to officers and directors	9,000
Losses paid from organization to date	765,566
Dividends declared payable in *stock* from organization	86,000
Losses incurred during the year, fire	27,627
Loaned to stockholders not officers	5,600

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,025,520 00
Premiums received	12,781 76
Losses paid	9,008 48
Total losses incurred during the year in the State of Michigan	9,008 48

OHIO FARMERS' INSURANCE COMPANY.

OHIO.

HOME OFFICE, LE ROY.

(Incorporated February 8, 1848; commenced business July 8, 1848.)

JAMES C. JOHNSON, *President.* - - - - - - - - - - O. S. WELLS, *Secretary.*

Attorney for Michigan, EDWARD A. HOUGH, of Jackson.

CAPITAL.

Cash assets treated as capital under act No. 36, laws of 1883....$200,000.

ASSETS.

Real estate		$22,089 37
Loans on bond and mortgage of real estate (first liens) of which $39,400 is in process of foreclosure		928,002 16
Interest due and accrued on said mortgage loans		54,052 65
Total value of mortgaged premises	$2,283,200	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
Ashland village	$11,300 00	$11,300 00	
Ashland College	2,000 00	2,000 00	
Chardon Village	250 00	250 00	
David City Village	22,000 00	22,000 00	
Des Moines	8,116 05	8,116 05	
Fostoria	3,000 00	3,000 00	
Leavenworth City	200 00	200 00	
McComb School	11,000 00	11,000 00	
Plattsmouth City	39,500 00	39,500 00	
Summit County Agricultural Society	6,000 00	6,000 00	
Westfield Turnpike	1,000 00	1,000 00	
Totals (carried out at market value)	$104,366 05	$104,366 05	$104,366 05

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $35,750		16,920 00
Cash in company's principal office, $15,462.69; cash in banks, $276,297.11		291,759 80
Interest due and accrued on stocks, not included in "market value"		1,925 95
Interest due and accrued on collateral loans		839 00
Bills receivable, *not matured*, taken for fire, marine or inland risks		234,275 66
Aggregate amount of all the available assets of the company		$1,654,230 64

LIABILITIES.

Amount of unpaid losses (of which $2,863.16 are resisted)		$20,681 90
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$29,233 39	
Re-insurance reserve *pro rata* on fire risks running more than one year	1,183,954 85	
Amount of reserve on all outstanding risks		1,213,188 24
Aggregate liabilities (except capital stock)		$1,233,870 14
Surplus as regards policy-holders	$420,360 50	
Capital stock	200,000 00	
Surplus over capital	$220,360 50	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$856,684 54	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	62,821 69	
Net amount of cash actually received for premiums		$793,862 85
Interest received on bonds and mortgages; Interest and dividends received on bonds and stocks, and from all other sources		65,871 98
Aggregate cash income		$859,734 83

EXPENDITURES DURING THE YEAR.

Net amount paid on losses (of which $23,290 belonged to prior years)	$515,777 56
Paid or allowed during the year for commissions and brokerage	148,370 91
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	32,750 00
Paid state, national, and local taxes, in this and other states	25,500 00
All other payments, viz.: miscellaneous expenses	43,554 70
Aggregate cash expenditures	$765,953 17

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$248,625,025	$2,207,165 11
Written during the year	94,111,307	856,684 54
Total	$342,736,332	$3,063,849 65
Deduct expirations	79,059,310	672,060 28
Net amount in force December 31, 1890	$263,677,022	$2,391,789 37

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$8,187,452
Losses paid from organization to date	5,872,458
Losses incurred during the year, fire	510,169

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$15,689,712 00
Premiums received	139,505 53
Losses paid	72,768 26
Total losses incurred during the year in the State of Michigan	72,768 26

ORIENT INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, HARTFORD.

(Incorporated June, 1867; commenced business January, 1872.)

CHARLES B. WHITING, *President.* - - - - - - JAMES U. TAINTOR, *Secretary.*

Attorneys for Michigan, PELTIER & BELANGER, of Detroit.

CAPITAL.

Capital stock paid ..... $1,000,000.

ASSETS.

Real estate		$22,745 78
Loans on bond and mortgage of real estate (first liens)		237,560 00
Interest due $9,510.34, and accrued $2,891.81 on said mortgage loans; total		12,402 15
Total value of mortgaged premises, (buildings insured for $141,355)	$323,927 00	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
STOCKS:		
American National Bank, Hartford	$25,200 00	$36,288 00
Ætna National Bank, Hartford	12,200 00	18,664 00
Charter Oak National Bank, Hartford	13,000 00	14,170 00
Farmers & Mechanics' National Bank, Hartford	10,000 00	11,200 00
Mercantile National Bank, Hartford	15,200 00	18,680 00
Phœnix National Bank, Hartford	6,200 00	8,184 00
Exchange National Bank, Hartford	9,300 00	13,020 00
City National Bank, Hartford	11,300 00	12,430 00
First National Bank, Hartford	7,100 00	7,810 00
Hartford National Bank, Hartford	100,000 00	157,000 00
Conn. Trust and Safe Deposit Co., Hartford	10,000 00	15,500 00
Thames National Bank, Norwich	20,000 00	29,200 00
First National Bank, Norwich	8,000 00	8,400 00
Rockville National Bank, Rockville	600 00	690 00
Metropolitan National Bank, New York	7,500 00	675 00
Mechanics' National Bank, New York	7,550 00	16,610 00
Holland Trust Co., New York	5,000 00	11,000 00
National German American Bank, St. Paul, Minn.	5,000 00	6,600 00
N. Y., N. H. & Hartford R. R. Co.	40,000 00	103,200 00
Naugatuck R. R. Co.	13,000 00	33,540 00
Housatonic R. R. Co. (preferred)	10,000 00	5,600 00
N. Y. C. & H. R. R. R.	20,000 00	20,400 00
Union Pacific R. R.	5,000 00	2,200 00
Central Pacific R. R.	10,000 00	3,000 00
Cleveland & Pittsburgh R. R. Co.	20,000 00	31,400 00
C., B. & Q. R. R. Co.	20,000 00	18,000 00
BONDS:		
Georgia State	25,000 00	29,750 00
County of Coffey, Kan.	10,000 00	11,200 00
County of Wapello, Iowa	4,000 00	4,280 00
County of Lyon, Iowa	1,000 00	1,000 00
County of Dickinson, Kan.	10,000 00	10,800 00
County of Finney, Kan.	10,000 00	11,000 00
County of Kidder, Dakota	5,000 00	5,600 00
County of Wichita, Kan.	4,000 00	4,200 00
City of Washington, Ind.	5,000 00	5,250 00
City of Indianapolis, Ind.	20,000 00	22,600 00
City of Evansville, Ind.	15,000 00	18,500 00
City of New Brunswick, N. J.	10,000 00	10,700 00
City of Council Bluffs, Iowa	5,000 00	5,700 00
City of Richmond, Va.	24,000 00	38,600 00
City of Norfolk, Va.	20,000 00	21,800 00
City of Sioux Falls, Dakota	13,000 00	14,300 00
Town of Thomaston, Conn.	15,000 00	15,900 00
Town of Pawtucket, R. I.	25,000 00	30,000 00
Town of Merrill, Wis.	2,500 00	2,700 00
Medicine Lodge Township, Barber Co., Kan.	5,000 00	5,500 00
Bethany Township, Osborne County, Kan.	4,000 00	4,400 00
Buckeye Township, Ottawa County, Kan.	2,955 00	3,398 25
Oswego Township, Labette County, Kan.	5,000 00	5,100 00
Precinct of Stanton, Neb.	8,000 00	8,800 00
Precinct of Beaver, Neb.	5,000 00	5,500 00
Vermont Valley R. R. Co.	25,000 00	28,750 00
Pittsburgh, Cleveland & Toledo R. R. Co.	10,000 00	11,400 00
Kansas Pacific (1st consolidated)	10,000 00	11,050 00
C., C., Cincinnati & Indianapolis R. R. Co.	25,000 00	33,250 00
C., C., Cincinnati & Indianapolis R. R. Co.	10,000 00	12,200 00
Morris & Essex (1st consolidated)	10,000 00	13,800 00
Chicago, Mil. & St. P., I. & D. Ext. R. R. Co.	20,000 00	25,000 00
Dayton & Michigan R. R. Co.	25,000 00	27,250 00
Terre Haute & Logansport R. R. Co.	10,000 00	11,000 00
Chicago, Burlington & Northern R. R. Co.	1,500 00	1,500 00
Ohio & West Virginia R. R. Co.	3,000 00	3,450 00
Columbus & Toledo R. R. Co.	11,000 00	12,870 00
Cincinnati, Van Wert & Michigan R. R. Co.	10,000 00	9,500 00
East Tennessee, Virginia & Georgia R. R. Co.	15,000 00	15,300 00
Oxford & Clarksville R. R. Co.	10,000 00	10,900 00
Detroit, Lansing & Northern R. R. Co.	10,000 00	10,600 00
Louisville, Cincinnati & Lexington R. R. Co.	10,000 00	11,300 00
Clarksville & North Carolina R. R. Co.	10,000 00	10,900 00
Indiana & Lake Michigan R. R. Co.	20,000 00	20,400 00
Atchison, Topeka & Santa Fe R. R. Co.	10,000 00	8,100 00
Atchison, Topeka & Santa Fe. R. R. Co.	10,000 00	5,000 00
Chicago, Burlington & Quincy R. R. Co.	1,100 00	1,100 00
Norfolk & Western R. R. Co.	10,000 00	10,000 00
New York & New England R. R. Co.	10,000 00	10,400 00
Valley R. R. Co.	12,000 00	12,480 00
Atlantic Dock Co.	9,000 00	9,900 00
Mason and Tazewell District, Ill.	25,000 00	28,250 00
Rutland & Grafton District, Ill.	8,000 00	8,400 00
First Baptist Church, Nashville, Tenn.	18,500 00	19,980 00
School District, No. 4, Salamanca, N. Y.	8,000 00	8,560 00
Kansas School	14,297 00	15,011 85
Kansas School	12,000 00	13,200 00

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BONDS:	Par Value.	Market Value.	
Nebraska School	$19,682 00	$21,650 20	
Nebraska School	300 00	324 00	
Dakota School	3,500 00	4,200 00	
Dakota School	8,500 00	9,520 00	
Minnesota School	8,500 00	9,180 00	
Wyoming Territory School	3,000 00	3,450 00	
Colorado School	8,000 00	8,960 00	
Texas School	10,000 00	10,400 00	
South Western Irrigation Co.	5,000 00	5,000 00	
Arizona Improvement Co.	5,000 00	5,000 00	
Totals (carried out at market value)	$1,129,484 00	$1,388,525 30	$1,388,525 30

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $21,500	11,940 00
Cash in company's principal office, $7,719.64; cash in bank, $72,851.88	80,571 52
Interest due and accrued on stocks, not included in "market value"	16,256 76
Interest due and accrued on collateral loans	333 80
Gross premiums in due course of collection	206,445 25
Rents due and accrued	681 30
Aggregate amount of the available assets of the company	$1,977,461 86
Deduct special deposits in other states	85,150 00
Total admitted assets	$1,892,311 86

LIABILITIES.

Amount of unpaid losses (of which $6,750 are resisted)		$92,589 05
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$369,830 00	
Re-insurance reserve *pro rata* on fire risks running more than one year	288,422 39	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	11,688 50	
Amount of reserve on all outstanding risks		669,940 89
Commissions and brokerage		38,238 65
Aggregate		$800,768 59
Deduct liabilities on special deposit		22,289 21
Net liabilities (except capital stock)		$778,479 38
Surplus as regards policy-holders	$1,113,832 48	
Capital stock	1,000,000 00	
Surplus over capital	$113,832 48	

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$1,245,902 23	$17,803 70	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	241,775 83	3,858 45	
	$1,004,126 40	$13,945 25	
Net amount of cash actually received for premiums			$1,018,071 65
Interest received on bonds and mortgages			15,489 87
Interest and dividends received on bonds and stocks, and from all other sources			67,270 51
Income from all other sources, viz.: rents			539 85
Aggregate cash income			$1,101,371 88

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses	$604,312 96	$11,051 49
Deduct amount actually received for salvages, $3,962.72, re-insurance, $47,366.38	47,173 53	4,195 57
	$557,139 43	$6,855 92

Net amount paid on losses (of which $71,022.49 belonged to prior years)	$563,995 35
Cash dividends actually paid	60,000 00
Paid or allowed during the year for commissions and brokerage	206,574 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	53,206 94
Paid state, national, and local taxes, in this and other states	23,325 48
All other payments, viz.: miscellaneous expenses	79,205 53
Aggregate cash expenditures	$986,307 30

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$87,776,558	$1,080,350 87	$440,192	$5,929 09
Written during the year	98,320,557	1,298,016 90	8,894,912	16,578 34
Total	$186,097,115	$2,378,367 77	$9,335,104	$22,507 43
Deduct expirations	77,344,672	1,033,372 92	8,852,906	10,268 10
In force at the end of the year	$108,752,443	$1,344,994 85	$482,198	$12,239 33
Deduct amount re-insured	6,465,836	74,014 53	55,083	550 83
Net amount in force December 31, 1890	$102,286,607	$1,270,980 32	$427,115	$11,688 50

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$8,754,064
Total amount of *cash* dividends declared since the company commenced business	865,000
Total amount of the company's stock owned by the directors at par value	104,000
Total amount loaned to officers and directors	26,380
Losses paid from organization to date	5,249,432
Dividends declared payable in *stock* from organization	100,000
Losses incurred during the year, fire, marine and inland	580,272
Loaned to stockholders not officers	9,360

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposit.	Liabilities.
Virginia	$55,400 00	$8,956 84
Georgia	29,750 00	13,332 37
Totals	$85,150 00	$22,289 21

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,560,572 00
Premiums received	41,879 25
Losses paid	23,104 80
Total losses incurred during the year in the State of Michigan	24,911 21

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PACIFIC FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 151 BROADWAY, NEW YORK City..

(Incorporated April 26, 1851; commenced business April 29, 1851.)

FRANK T. STINSON, *President.* - - - - - - - GEORGE JEREMIAH, *Secretary.*

Attorney for Michigan, F. O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate		$65,000 00
Loans on bond and mortgage of real estate (first liens)		141,200 00
Interest accrued on said mortgage loans		1,420 13
Value of lands mortgaged	$150,900	
Buildings (insured for $184,700)	206,600	
Total value of mortgaged premises	$357,500	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States	$138,000 00	$166,915 00	
New York City School	112,000 00	112,140 00	
New York City Water	135,000 00	140,400 00	
Broadway and Seventh Ave. R. R. Co.	10,000 00	10,500 00	
Syracuse, Binghamton & New York R. R. Co.	5,000 00	6,575 00	
N. Y. Central & Hudson River R. R. Co's. stock	10,000 00	10,100 00	
Totals (carried out at market value)	$410,000 00	$446,630 00	446,630 00

Cash in company's principal office, $5,117.54; cash in banks, $20,649.13	25,766 67
Interest due and accrued on stocks, not included in "market value"	3,484 16
Gross premiums in due course of collection	35,470 59
Rents due and accrued	104 17
Aggregate amount of all the available assets of the company	$719,075 72

LIABILITIES.

Amount of unpaid losses (of which $1,850 are resisted)		$25,384 19
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$96,064 12	
Re-insurance reserve *pro rata* on fire risks running more than one year	88,008 92	
Amount of reserve on all outstanding risks		184,073 04
Due and accrued for salaries, rent, advertising, or agency expenses		3,013 79
Commissions and brokerage		9,204 77
Return premiums		2,300 00
Aggregate liabilities (except capital stock)		$223,975 79

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Surplus as regards policy-holders	$495,099 93
Capital stock	200,000 00
Surplus over capital	$295,099 93

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$312,300 28	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	61,730 24	
Net amount of cash actually received for premiums		$250,570 04
Interest received on bonds and mortgages		6,619 62
Interest and dividends received on bonds and stocks, and from all other sources		14,426 00
Income from all other sources, viz.: rents		2,350 04
Aggregate cash income		$273,965 70

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$151,775 93	
Deduct amount actually received for salvages, $667.24; re-insurance, $11,290.51	11,957 85	
Net amount paid on losses (of which $24,026.93 belonged to prior years)		$139,818 08
Cash dividends actually paid		24,000 00
Paid or allowed during the year for commissions and brokerage		54,256 45
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		17,626 31
Paid state, national and local taxes, in this and other states		6,440 16
All other payments, viz.: rents, $2,057.14; miscellaneous expenses, $16,140		18,197 14
Aggregate cash expenditures		$260,338 14

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$40,854,808	$329,466 29
Written during the year	37,240,816	317,708 92
Total	$78,095,624	$647,175 21
Deduct expirations	30,088,298	256,201 96
In force at the end of the year	$48,057,326	$390,973 25
Deduct amount re-insured	3,374,355	31,726 46
Net amount in force December 31, 1890	$44,682,971	$359,246 79

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$5,819,098
Total amount of cash dividends declared since the company commenced business	1,296,000
Total amount of the company's stock owned by the directors at par value	48,525
Losses paid from organization to date	2,935,927
Losses incurred during the year, fire	138,614

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$507,024 00
Premiums received	5,595 64
Losses paid	4,643 81
Total losses incurred during the year in the State of Michigan	3,393 81

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PACKERS AND PROVISION DEALERS' INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, NO. 160 LA SALLE ST., CHICAGO.

(Incorporated December 19, 1885; commenced business January 2, 1886.)

A. N. YOUNG, *President.* . . . . . R. J. SMITH, *Secretary.*

Attorney for Michigan, CHARLES L. CLARK, of Detroit.

CAPITAL.

Capital stock paid ..... $250,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)			$195,512 50
Interest accrued on said mortgage loans			3,249 73
Total value of mortgaged premises, buildings (insured for $62,700)		$540,700	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
STOCKS:			
American Exchange National Bank	$5,000 00	$7,000 00	
Davenport & Rock Island R. R.	5,000 00	4,500 00	
National Railway of Illinois	5,000 00	5,600 00	
Chicago West Division Railroad	2,400 00	14,640 00	
West Chicago Street Railroad	20,000 00	21,800 00	
Chicago Consolidated Brewing & Malting Co.	5,000 00	5,000 00	
BONDS:			
Chicago Consolidated Brewing & Malting Co.	8,000 00	8,320 00	
Chicago Packing & Provision Co.	10,000 00	10,000 00	
Santa Fe Elevator & Dock Co.	10,000 00	10,000 00	
Chamber of Commerce Safety Vault Co.	10,000 00	10,000 00	
Totals (carried out at market value)	$80,400 00	$96,860 00	96,860 00

Cash in company's principal office, $13,264.59; cash in bank $918.81	14,183 40
Interest due and accrued on stocks, not included in "market value"	755 00
Gross premiums in due course of collection	7,028 97
Aggregate amount of all the available assets of the company	$317,589 60

LIABILITIES.

Amount of unpaid losses		$6,833 92
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$31,817 65	
Re-insurance reserve *pro rata* on fire risks running more than one year	12,260 82	
Amount of reserve on all outstanding risks		44,078 47
Commissions and brokerage		837 88
Aggregate liabilities (except capital stock)		$51,750 27

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Surplus as regards policy-holders	$265,839 33
Capital stock	250,000 00
Surplus over capital	$15,839 33

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$96,635 10	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	14,588 80	
Net amount of cash actually received for premiums		$82,046 30
Interest received on bonds and mortgages		14,234 62
Interest and dividends received on bonds and stocks, and from all other sources		2,998 66
Aggregate cash income		$99,279 58

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$37,428 68	
Deduct amount actually received for salvages	1,102 80	
Net amount paid on losses (of which $5,062.07 belonged to prior years)		$36,325 88
Cash dividends actually paid		15,000 00
Paid or allowed during the year for commissions and brokerage		23,964 26
Paid state, national, and local taxes, in this and other states		4,331 22
All other payments, viz.: miscellaneous expenses		3,174 91
Aggregate cash expenditures		$82,796 27

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1889	$5,785,736	$55,604 42
Written during the year	7,222,972	84,686 59
Total	$13,008,708	$140,291 01
Deduct expirations	5,310,284	58,320 60
In force at the end of the year	$7,698,424	$86,970 41
Deduct amount re-insured	167,350	2,305 26
Net amount in force December 31, 1890	$7,531,074	$84,665 15

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$378,756
Total amount of cash dividends declared since the company commenced business	45,000
Total amount of the company's stock owned by the directors at par value	36,000
Losses paid from organization to date	134,657
Losses incurred during the year, fire	38,098

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$229,665 00
Premiums received	4,407 37
Losses paid	745 21
Total losses incurred during the year in the State of Michigan	745 21

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PARK FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO 156 BROADWAY, NEW YORK CITY.

(Incorporated March, 1853; commenced business March, 1853.)

WM. JAFFRAY, *President.* - - - - - - - - - WM. VALENTINE, *Secretary.*

Attorney for Michigan, ALFRED H. HALL, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
United States bonds	$170,000 00	$205,700 00	
Totals (carried out at market value)	$170,000 00	$205,700 00	$205,700 00
Cash in bank			11,435 56
Interest due and accrued on stocks, not included in "market value"			5,100 00
Net premiums in due course of collection			11,347 44
Aggregate amount of all the available assets of the company			$233,583 00

LIABILITIES.

Amount of unpaid losses		$2,400 00
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less from date of policy	$17,371 72	
Re-insurance reserve *pro rata* on fire risks running more than one year	8,792 43	
Amount of reserve on all outstanding risks		26,163 65
Rent		666 66
Aggregate liabilities (except capital stock)		$29,230 31
Surplus as regards policy-holders	$204,352 69	
Capital stock	200,000 00	
Surplus over capital	$4,352 69	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$51,212 30	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	2,874 79	
Net amount of cash actually received for premiums		$48,337 51
Interest and dividends received on bonds and stocks, and from all other sources		10,200 00
Aggregate cash income		$58,537 51

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EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $1,700 belonged to prior years)	$23,779 39
Cash dividends actually paid	6,000 00
Paid or allowed during the year for commissions and brokerage	9,618 30
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	5,186 09
Paid state, national, and local taxes, in this and other states	313 09
All other payments, viz.: rent and miscellaneous expenses	6,706 17
Aggregate cash expenditures	$51,603 04

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$8,185,788	$50,399 58
Written during the year	7,098,387	51,212 30
Total	$15,284,175	$101,611 88
Deduct expirations	6,966,499	49,981 23
In force at the end of the year	$8,317,676	$51,630 65
Deduct amount re-insured	91,500	300 23
Net amount in force December 31, 1890	$8,226,176	$51,330 42

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,955,310
Total amount of *cash* dividends declared since the company commenced business	827,000
Total amount of the company's stock owned by the directors at par value	29,800
Losses paid from organization to date	1,478,183
Losses incurred during the year, fire	24,400

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$93,066 00
Premiums received	848 30
Losses paid	325 00
Total losses incurred during the year in the State of Michigan	325 00

PENNSYLVANIA FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, NO. 510 WALNUT ST., PHILADELPHIA.

(Incorporated March, 1825; commenced business April, 1825.)

R. DALE BENSON, *President.* - - - - - - - W. GARDNER CROWELL, *Secretary.*

Attorney for Michigan, THOMAS J. REILLY, of Detroit.

CAPITAL.

Capital stock paid.....$400,000.

ASSETS.

Real estate		$152,500 00
Loans on bond and mortgage of real estate (first liens)		463,220 00
Interest accrued on said mortgage loans		5,851 92
Total value of mortgaged premises, buildings (insured for $269,675)	$1,689,050	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

LOANS:	Par Value.	Market Value.	
United States	$45,000 00	$54,450 00	
Philadelphia City	50,000 00	55,520 00	
Philadelphia, Wilmington & Baltimore Railroad stock trust certificates 4 per cent	100,000 00	99,000 00	
Philadelphia, Wilm'ton & Balt. Railroad stock 6 per cent	10,000 00	10,300 00	
" " " " " " 4 " "	15,000 00	15,000 00	
Philadelphia & Erie Railroad general mortgage 5 per cent	75,000 00	83,250 00	
Pennsylvania Railroad consolidated 5 per cent	71,000 00	78,100 00	
" " " mortgage 6 per cent	28,000 00	32,760 00	
United Companies of New Jersey consol. mtge. 6 per cent	60,000 00	63,000 00	
Easton & Amboy Railroad Co. consolidated 5 per cent	50,000 00	55,000 00	
Philadelphia & Reading Railroad Co. consol. 7 per cent	20,000 00	25,000 00	
" " " " " 1st mtge. 6 per cent	17,500 00	21,350 00	
" " " " " g'rl mtge. 4 per cent	50,000 00	39,500 00	
" " " " " third pref. 5 per cent	6,000 00	1,710 00	
" " " " Car Trust G. & W. 5's	50,000 00	47,500 00	
" " " Coal & Iron Co. 7 per cent	20,000 00	20,400 00	
Lehigh Valley Railroad Co. 1st mortgage 6 per cent	33,000 00	36,300 00	
" " " " consolidated mtge. 6 per cent	22,000 00	27,500 00	
" " " " 1st mortgage 4½ per cent	22,000 00	22,660 00	
Elmira & Williamsport Railroad Co. 1st mortgage 6 per cent	25,000 00	30,000 00	
West Jersey Railroad Co. 1st mortgage 7 per cent	10,000 00	12,000 00	
Pennsylvania & New York Canal and R. R. Co. 7 per cent	24,000 00	28,800 00	
" " " " " " " " c's. mtge. 4's	25,000 00	25,000 00	
" " " " " " " " " " 5's	25,000 00	28,000 00	
Western Pennsylvania R. R. Co. 1st mortgage 6 per cent	4,000 00	4,120 00	
Chicago & Western Indiana R. R. Co. 6 per cent	26,000 00	28,600 00	
" " " " " " general mtge. 6 per ct.	20,000 00	22,000 00	
Jacksonville Southeastern Railway Co. gen'l mtge. 6 per ct.	30,000 00	25,500 00	
Shamokin, Sunbury & Lewisburg R. R. Co. 5 per cent	20,000 00	20,000 00	
Corning, Cowanesque & Antrim R. R. Co. 6 per cent	30,000 00	31,500 00	
Terre Haute & Logansport R. R. Co. ext. mtge. 6 per cent	50,000 00	50,000 00	
New York & Long Branch R. R. 5 per cent	25,000 00	26,750 00	
Northern Pacific R. R. Co. general mortgage 6 per cent	40,000 00	45,600 00	
St. Paul & Northern Pacific R. R. Co. 6 per cent	30,000 00	36,000 00	
Lehigh Valley Coal Co. 5 per cent	25,000 00	25,000 00	
Pittsburgh, McKeesport & Youghiogheny R. R. Co. 6 per c't.	20,000 00	22,600 00	
Pittsburgh, Youngstown and Ashtabula 1st mtge. cons. 5's	25,000 00	26,000 00	
Cleveland, Columbus, Cincinnati & Indianapolis R. R. Co. general mortgage 6 per cent	30,000 00	35,400 00	
Buffalo Run, Bellefonte & Bald Eagle R. R. Co. 1st mortgage 6 per cent	20,000 00	20,000 00	
Grand Rapids & Indiana R. R. Co. consolidated mortgage 5 per cent	21,000 00	17,850 00	
New York, Lake Erie & Western R. R. Co. collateral trust 6 per cent	25,000 00	27,500 00	
Railroad Aid bonds, Kiowa County, Kansas	25,000 00	25,000 00	
Oregon & Pacific R. R. Co. 6 per cent	20,000 00	10,000 00	
Dixon Water Co. 6 per cent	7,000 00	5,600 00	
Knoxville Water Co. 6 per cent	15,000 00	15,000 00	
American Steamship Co. of Philadelphia 6 per cent	15,000 00	15,750 00	
Lehigh Coal & Navigation Co. 6 per cent gold	20,000 00	22,000 00	
Chesapeake & Delaware Canal Co. 1st mortgage 6 per cent	10,000 00	9,500 00	
Delaware Division Canal Co. 6 per cent	20,000 00	20,000 00	
The Pennsylvania Co. 6 per cent	4,000 00	4,200 00	
Car Trust of New York, No. 2, 6 per cent	17,000 00	15,300 00	
Huntingdon and Broad Top Car Trust Fund	30,000 00	30,000 00	
" " " " " " 5 per cent	10,000 00	10,000 00	
Huntingdon County, Indiana, Gravel Road bonds 6 per cent	34,000 00	35,760 00	
Harrisburg City 6 per cent	18,000 00	18,920 00	
St. Louis City 6 per cent	25,000 00	30,250 00	
Cincinnati City 7 3-10 per cent	38,000 00	49,590 00	
" " 7 per cent	10,000 00	12,600 00	
" " 6 per cent	5,000 00	5,400 00	
City of Springfield, Illinois, Funding bonds 5 per cent	35,000 00	35,700 00	
" " " " 8 per cent	10,000 00	10,800 00	
City of Topeka, Kas., Internal Improvement bonds 6 per c't.	22,600 00	23,278 00	
Kansas City, Kas., Internal Improvement bonds 6 per cent	24,000 00	24,720 00	
Newark City 7 per cent	20,000 00	21,300 00	
Wabash Railroad Co. 2d mortgage 5 per cent	32,000 00	22,400 00	
Pittsburgh Junction Terminal Co. 1st mortgage 5 per cent	25,000 00	25,000 00	
Newburgh & New York R. R. Co. 1st mortgage 5 per cent	15,000 00	15,000 00	
Northern Central R. R. Co. consolidated mtge. 6 per cent	33,000 00	39,600 00	
Baltimore & Ohio Equipment Association 5 per cent	50,000 00	50,000 00	
" " " R. R. Co. consolidated mortgage 5's	50,000 00	52,000 00	
West Knoxville General Improvement Co. 6 per cent	20,000 00	22,000 00	
Atlantic City R. R. Co. mortgage 5 per cent	20,000 00	20,600 00	
Camden Horse R. R. Co. 1st mortgage 5 per cent	25,000 00	25,000 00	
Philadelphia National Bank—200 shares stock	20,000 00	47,400 00	
Totals (carried out at market value)	$2,019,100 00	$2,146,128 00	$2,146,128 00

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $735,567.50		$509,825 00
Cash in company's principal office, $2,567.60; cash in bank, $62,471.20		65,038 80
Interest due and accrued on collateral loans		886 30
Net premiums in due course of collection		140,996 27
Rents due and accrued		864 16
Aggregate amount of the available assets of the company		$3,485,310 45
Deduct special deposits in other states		54,450 00
Total admitted assets		$3,430,860 45

LIABILITIES.

Amount of unpaid losses (of which $6,605.06 are resisted)		$90,270 46
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$487,999 69	
Re-insurance reserve *pro rata* on fire risks running more than one year	422,319 91	
Amount of reserve on all outstanding risks		910,319 60
Reclaimable by insured on perpetual policies		696,218 22
All other demands		3,500 00
Aggregate		$1,700,308 28
Deduct liabilities on special deposits		4,303 17
Net liabilities (except capital stock)		$1,696,005 11
Surplus as regards policy-holders	$1,734,855 34	
Capital stock	400,000 00	
Surplus over capital	$1,334,855 34	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,386,525 79	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	196,964 66	
Net amount of cash actually received for premiums		$1,189,561 13
Interest received on bonds and mortgages		24,712 97
Interest and dividends received on bonds and stocks, and from all other sources		134,925 44
Income from all other sources		2,783 17
Deposit premiums received for perpetual fire risks (carried inside)	$56,879 99	
Aggregate cash income		$1,351,982 71

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $88,058.08 belonged to prior years)		$667,687 66
Cash dividends actually paid		60,000 00
Paid or allowed during the year for commissions and brokerage		288,390 05
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		42,957 87
Paid state, national, and local taxes, in this and other states		28,357 91
All other payments, viz.: miscellaneous expenses		60,767 91
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside)	$14,018 50	
Aggregate cash expenditures		$1,148,161 40

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$131,433,174	$1,645,326 29
Written during the year	111,151,618	1,379,354 59
Total	$242,584,792	$3,024,680 88
Deduct expirations	96,122,013	1,222,902 92
In force at the end of the year	$146,462,779	$1,801,777 96
Deduct amount re-insured	4,993,253	59,427 72
Net amount in force December 31, 1890	$141,469,526	$1,742,350 24

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$19,019,140
Total amount of *cash* dividends declared since the company commenced business	2,469,000
Total amount of the company's stock owned by the directors at par value	52,500
Losses paid from organization to date	11,383,988
Losses incurred during the year, fire	665,000

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Georgia	$30,250 00	$2,314 05
Virginia	24,200 00	1,989 12
Totals	$54,450 00	$4,303 17

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,937,270 00
Premiums received	35,072 62
Losses paid	23,472 30
Total losses incurred during the year in the State of Michigan	27,007 73

PEOPLE'S INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, No. 100 FOURTH AVENUE, PITTSBURGH.

(Incorporated March 17, 1862; commenced business June 10, 1862.)

JAMES HERDMAN, *President.* - - - - - - - - - - WM. F. GARDNER, *Secretary.*

Attorney for Michigan, A. C. BURT, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate	$27,825 00
Loans on bond and mortgage of real estate (first liens) of which $2,000 is in process of foreclosure	160,382 32
Interest due, $1,353.33 and accrued, $2,453.08 on said mortgage loans; total	3,806 41

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Value of lands mortgaged	$257,700
Buildings (insured for $143,850)	223,300
Total value of mortgaged premises	$481,000

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
BONDS:			
Liberty Sub. School District	$4,000 00	$4,000 00	
Pittsburgh Junction R. R.	13,000 00	14,820 00	
Central Traction Railway	25,000 00	26,250 00	
STOCKS:			
Tradesmen's National Bank	4,000 00	10,800 00	
Totals (carried out at market value)	$46,000 00	$55,870 00	$55,870 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $8,075	6,000 00
Cash in company's principal office, $5,228.88; cash in bank, $8,857.85	14,086 73
Interest due and accrued on stocks, not included in "market value"	1,288 00
Interest due and accrued on collateral loans	13 33
Gross premiums in due course of collection	24,907 15
Rents due and accrued	428 00
Due from other companies for re-insurance on losses already paid	500 00
Aggregate amount of all the available assets of the company	$295,106 94

LIABILITIES.

Amount of unpaid losses (of which $750 are resisted)		$25,086 93
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$63,311 14	
Re-insurance reserve *pro rata* on fire risks running more than one year	26,237 40	
Amount of reserve on all outstanding risks		89,548 54
Commissions and brokerage		218 37
Return premiums		50 46
Aggregate liabilities (except capital stock)		$114,904 30
Surplus as regards policy-holders	$180,202 64	
Capital stock	200,000 00	
Impairment of capital	-$19,797 36	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$202,394 52	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	38,192 18	
Net amount of cash actually received for premiums		$164,202 34
Interest received on bonds and mortgages		9,473 39
Interest and dividends received on bonds and stocks, and from all other sources		2,979 71
Income from all other sources, viz.: rents		4,115 50
Aggregate cash income		$180,770 94

EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses	$151,185 06
Deduct amount actually received for salvages, $1,815.62; re-insurance, $12,508.80	14,324 42

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Net amount paid on losses (of which $27,852.21 belonged to prior years)	$136,860 64
Paid or allowed during the year for commissions and brokerage	33,409 98
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	8 659 84
Paid state, national, and local taxes, in this and other states	4,384 52
All other payments, viz.: rent and miscellaneous expenses	12,843 90
Aggregate cash expenditures	$196,158 88

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$15,372,640	$196,141 90
Written during the year	16,552,240	207,643 08
Total	$31,924,880	$403,784 98
Deduct expirations	16,810,202	218,763 90
In force at the end of the year	$15,114,678	$185,021 08
Deduct amount re-insured	650,261	8,204 95
Net amount in force December 31, 1890	$14,464,417	$176,816 13

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,422,082
Total amount of *cash* dividends declared since the company commenced business	256,000
Total amount of the company's stock owned by the directors at par value	21,500
Total amount loaned to officers and directors	6,000
Losses paid from organization to date	1,472,006
Dividends declared payable in *stock* from organization	50,000
Losses incurred during the year, fire	134,095
Loaned to stockholders not officers	6,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$663,772 51
Premiums received	10,297 70
Losses paid	9,630 09
Total losses incurred during the year in the State of Michigan	10,456 20

PEOPLES' FIRE INSURANCE COMPANY.

NEW HAMPSHIRE.

HOME OFFICE PEMBROKE BLOCK, MANCHESTER.

(Incorporated August, 1885; commenced business November 17, 1885.)

J. C. MOORE, *President.* - - - - - - - - - - - - S. B. STEARNS, *Secretary*

Attorney for Michigan, A. A. PARKER, of Detroit.

CAPITAL.

Capital stock paid ..... $350,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	$242,281 66
Interest accrued on said mortgage loans	3,415 06

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Value of lands mortgaged	$366,800
Buildings (insured for $184,900)	219,810
Total value of mortgaged premises	$586,610

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
BONDS:			
U. S. Government	$70,000 00	$86,450 00	
Hillsborough County, N. H.	2,500 00	2,750 00	
City of Manchester, N. H.	500 00	564 25	
City of Portsmouth, N. H.	15,000 00	15,925 00	
Chichester, N. H.	1,500 00	1,590 00	
Wanbunsee County, Kansas	5,000 00	6,000 00	
State of Illinois (drainage)	7,000 00	8,000 00	
James River Valley R. R.	10,000 00	11,500 00	
New Hampshire Trust Co., Manchester, N. H., debenture	25,000 00	25,000 00	
Security Mortgage & Trust Co., Casselton, Dak., debenture	5,000 00	5,000 00	
Kansas Investment Co., Topeka, Kansas, debenture	12,900 00	12,900 00	
Dakota Investment Co., Grand Forks, Dak., debenture	18,000 00	18,000 00	
St. Cloud, Minn., Gas and Electric Co.	3,000 00	3,300 00	
N. England Loan and Trust Co., Boston, Mass., debenture	5,000 00	5,000 00	
Nashua Trust Co., Nashua, N. H.	5,000 00	5,000 00	
Manchester, N. H., Electric Light Co.	10,000 00	10,000 00	
City of Rapid City, Dakota	1,000 00	1,100 00	
Cleveland, Chagr'n Falls & Northern R. R. Car Trust	10,000 00	10,000 00	
STOCKS:			
Granite State Trust Co., Manchester, N. H.	5,000 00	5,500 00	
Security Trust Co., Nashua, N. H.	2,000 00	2,500 00	
First National Bank of Marion, Kansas	8,800 00	10,120 00	
Winchester, N. H., National Bank	1,000 00	1,200 00	
Woodsville, N. H., Guarantee Savings Bank	1,000 00	1,000 00	
Kimball Champ. Inv. Co., Council Bluffs, Iowa	2,500 00	3,000 00	
Union Trust Co., Sioux City, Iowa	6,000 00	6,900 00	
Lake Village and Laconia, N. H., Water-works	2,000 00	2,100 00	
Totals (carried out at market value)	$234,700 00	$260,399 25	$260,399 25

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $109,862	92,250 00
Cash in company's principal office, $6,323.80; cash in bank $57,988.33	64,312 13
Interest due and accrued on stocks, not included in "market value"	7,096 99
Interest due and accrued on collateral loans	2,447 49
Gross premiums in due course of collection	89,670 84
Aggregate amount of all the available assets of the company	$761,873 42

LIABILITIES.

Amount of unpaid losses (of which $2,000 are resisted)		$35,734 11
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$167,458 59	
Re-insurance reserve *pro rata* on fire risks running more than one year	117,673 18	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	24,091 73	
Amount of reserve on all outstanding risks		309,223 50
Commissions and brokerage		14,372 36
Return premiums and re-insurance		3,561 80
Aggregate liabilities (except capital stock)		$362,891 77

Surplus as regards policy-holders	$398,981 65
Capital stock	350,000 00
Surplus over capital	$48,981 65

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums	$579,684 57	$25,901 21
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	109,571 05	4,982 45
	$470,113 52	$20,918 76

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Net amount of cash actually received for premiums	$491,032 28
Interest received on bonds and mortgages	12,536 00
Interest and dividends received on bonds and stocks, and from all other sources	20,641 00
Aggregate cash income	$524,209 28

(Received for increased capital ..... $100,000)

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*
Gross amount actually paid for losses	$309,834 51	$9,927 80
Deduct amount actually received for salvages, $811.25; re-insurance, $19,012.60	19,823 85	.....
	$290,010 66	$9,927 80

Net amount paid on losses (of which $35,342.55 belonged to prior years)	$299,938 46
Cash dividends actually paid	18,000 00
Paid or allowed during the year for commissions and brokerage	111,852 46
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	20,084 80
Paid state, national, and local taxes, in this and other states	11,486 06
All other payments, viz.: miscellaneous expenses	32,298 38
Aggregate cash expenditures	$493,659 66

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$35,369,922	$552,718 68	$389,712	$10,242 82
Written during the year	45,875,595	587,630 51	1,054,440	28,654 68
Total	$81,245,517	$1,140,349 19	$1,444,152	$38,897 50
Deduct expirations	37,714,383	567,594 53	629,802	14,805 77
In force at the end of the year	$43,531,134	$572,754 66	$814,350	$24,091 73
Deduct amount re-insured	2,160,977	30,441 53	.....	.....
Net amount in force December 31, 1890	$41,370,157	$542,313 13	$814,350	$24,091 73

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,053,812
Total amount of *cash* dividends declared since the company commenced business	40,500
Total amount of the company's stock owned by the directors at par value	113,500
Losses paid from organization to date	1,037,456
Losses incurred during the year, fire, marine and inland	298,547

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,232,092 00
Premiums received	14,847 28
Losses paid	8,468 34
Total losses incurred during the year in the State of Michigan	11,319 99

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PEOPLES' FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 393 & 395 CANAL ST., NEW YORK CITY.

(Incorporated 1851; commenced business April 23, 1851.)

F. V. PRICE, *President*. . . . . A. C. MILNE, *Secretary*.

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid.....$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States	$120,000 00	$147,300 00	
Union Pacific R. R. Co. sinking fund	10,000 00	11,200 00	
Northern Pacific & Montana R. R.	10,000 00	10,500 00	
International & Great Northern R. R.	10,000 00	7,500 00	
Canada Southern R. R.	15,000 00	15,900 00	
Chicago, Rock Island & Pacific R. R.	15,000 00	15,000 00	
West Shore R. R.	15,000 00	15,300 00	
STOCKS:			
Union Pacific Railway Co.	15,000 00	6,900 00	
National Bank of Commerce	10,000 00	20,000 00	
Peoples' Bank	2,500 00	7,500 00	
Consolidated Gas Co.	20,000 00	20,000 00	
Second Ave. R. R.	700 00	840 00	
Totals (carried out at market value)	$243,200 00	$277,940 00	$277,940 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $27,825	16,500 00
Cash in company's principal office, $1,510.52; cash in bank, $3,213.17	4,723 69
Interest due on stocks, not included in "market value"	3,082 00
Interest due on collateral loans	177 50
Gross premiums in due course of collection	20,381 77
Aggregate amount of all the available assets of the company	$322,804 96

LIABILITIES.

Amount of unpaid losses (of which $936.91 are resisted)		$17,861 48
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$50,397 29	
Re-insurance reserve *pro rata* on fire risks running more than one year	28,305 81	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	9,307 84	
Amount of reserve on all outstanding risks		88,010 94
Due and accrued for rent, or agency expenses		626 34
Commissions and brokerage		4,612 36
Return premiums, $1,875.14; re-insurance, $989.85; taxes, $600		3,464 99
Aggregate liabilities (except capital stock)		$114,576 11

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Surplus as regards policy-holders	$208,228 85
Capital stock	200,000 00
Surplus over capital	$8,228 85

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums	$127,799 58	$10,891 50
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	16,318 22	825 12
	$121,481 36	$10,066 38

Net amount of cash actually received for premiums	$131,547 74
Interest and dividends received on bonds and stocks, and from all other sources	10,736 04
Aggregate cash income	$142,283 78

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses	$98,847 65	$6,635 24
Deduct amount actually received for salvages, $505.20; re-insurance, $4,728.99	5,234 19	.....
	$93,613 46	$6,635 24

Net amount paid on losses (of which $27,403.75 belonged to prior years	$100,248 70
Cash dividends actually paid	12,000 00
Paid or allowed during the year for commissions and brokerage	30,517 06
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	11,735 00
Paid state, national, and local taxes, in this and other states	1,729 08
All other payments, viz.: miscellaneous expenses	9,776 63
Aggregate cash expenditures	$166,006 47

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$19,193,942	$163,311 81	$440,491	$10,222 91
Written during the year	18,835,605	142,572 53	694,597	10,728 50
Total	$38,029,547	$305,884 34	$1,135,088	$20,951 41
Deduct expirations	18,117,483	140,704 99	763,908	11,643 57
In force at the end of the year	$19,912,064	$165,179 35	$371,180	$9,307 84
Deduct amount re-insured	880,058	7,847 59	.....	.....
Net amount in force December 31, 1890	$19,032,006	$157,331 76	$371,180	$9,307 84

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$3,443,619
Total amount of *cash* dividends declared since the company commenced business	598,000
Total amount of the company's stock owned by the directors at par value	63,900
Total amount loaned to officers and directors	5,000
Losses paid from organization to date	1,790,909
Losses incurred during the year, fire, marine and inland	88,659
Loaned to stockholders not officers	3,500

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$433,056 00
Premiums received	4,730 25
Losses paid	3,465 78
Total losses incurred during the year in the State of Michigan	3,232 50

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PHENIX INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 16 COURT STREET, BROOKLYN.

(Incorporated September 10, 1853; commenced business September 10, 1853.)

GEO. P. SHELDON, *President.* - - - - - - - - CHARLES C. LITTLE, *Secretary.*

Attorney for Michigan, IRA WORCESTER, of Detroit.

CAPITAL.

Capital stock paid.....$1,000,000.

ASSETS.

Real estate		$1,725,751 95
Loans on bond and mortgage of real estate (first liens)		174,000 00
Interest accrued on said mortgage loans		2,577 46
Value of lands mortgaged	$178,500	
Buildings (insured for $193,300)	239,500	
Total value of mortgaged premises	$418,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*
U. S. 4 per cent registered	$175,000 00	$218,500 00
U. S. currency, 6 per cent	40,000 00	48,680 00
New York City Consolidated stock, 3 per cent, Dock	200,000 00	220,000 00
New York City Consolidated stock, 3 per cent, School House	113,700 00	121,659 00
New York City Consolidated stock, 3 per cent, Harlem River Bridge	148,300 00	158,681 00
Nassau Gas Light Co., Brooklyn, Certificates, 5 per cent	17,000 00	17,170 00
People's Gas Light Co., Brooklyn, 6 per cent	10,000 00	10,100 00
Equitable Gas Light Co., New York, 6 per cent	10,000 00	11,000 00
Equitable Gas Light Co., New York, Certificates, 6 per cent	39,000 00	39,975 00
Ohio Southern R. R. Co., 6 per cent	25,000 00	26,250 00
New York Elevated R. R. Co., 7 per cent	25,000 00	29,000 00
Smithtown & Port Jefferson R. R. Co., 7 per cent	10,000 00	11,200 00
Broadway & Seventh Avenue R. R. Co., 5 per cent	15,000 00	15,750 00
New York, Brooklyn & Manhattan Beach R. R. Co., 5 per cent	30,000 00	30,900 00
Philadelphia & Reading R. R. Co., 4 per cent	50,000 00	40,000 00
Kings County Elevated Railway Co., 5 per cent	50,000 00	52,000 00
Pacific R. R. Co. of Missouri, 4 per cent	100,000 00	98,500 00
Knoxville & Ohio R. R. Co., 6 per cent	25,000 00	27,500 00
Toledo & Ohio Central R. R. Co., 5 per cent	25,000 00	26,250 00
Chesapeake & Ohio Railway Co., 5 per cent	25,000 00	25,000 00
Michigan Central R. R. Co., 4 per cent	25,000 00	24,625 00
Atchison, Topeka & Santa Fe R. R. Co., 4 per cent	50,000 00	40,000 00
Louisville, St. Louis & Texas Railway Co., 6 per cent	25,000 00	20,000 00
Louisville & Nashville R. R. Co., 5 per cent	25,000 00	27,000 00
Wabash R. R. Co., 5 per cent	25,000 00	24,625 00
Missouri, Kansas & Texas Railway Co., 4 per cent	25,000 00	19,000 00
Chicago, Milwaukee & St. Paul Railway Co., 5 per cent	13,000 00	13,000 00
Canada Southern Railway Co., (H. & D. Division.) 5 per cent	25,000 00	28,875 00
Milwaukee & Northern R. R. Co., 6 per cent	25,000 00	26,750 00
Calvary Cemetery, Greenpoint & Brooklyn R. R. Co., 6 per cent	37,000 00	41,255 00
Missoula County, M. T., 7 per cent	12,000 00	13,200 00
U. S. Illuminating Co., 6 per cent	25,000 00	25,500 00
Lake Gas Co., of Chicago, 6 per cent	50,000 00	51,000 00
Lehigh & Wilkes Barre Coal Co., 7 per cent	25,000 00	28,750 00
Board of Trade, Chicago, Certificate	2,700 00	2,700 00

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STOCKS:	Par Value.	Market Value.	
Brooklyn City R. R. Co., Brooklyn	$18,750 00	$30,000 00	
Central Park, N. & E. R. R. R. Co., New York	20,000 00	23,000 00	
Dry Dock, East Broadway & Battery R. R. Co.	5,000 00	6,750 00	
New York Central & Hudson River R. R. Co., New York	50,000 00	50,750 00	
Lake Shore & Michigan Southern Railway Co.	50,000 00	58,750 00	
Chicago & Northwestern Railway Co.	50,000 00	52,750 00	
Metropolitan National Bank, New York	20,000 00	1,600 00	
American Exchange Bank, New York	50,000 00	77,500 00	
National Shoe & Leather Bank, New York	5,000 00	8,000 00	
Totals (carried out at market value)	$1,943,925 00	$2,243,251 50	$2,243,251 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $3,210	2,700 00
Cash in company's principal office, $581.67; cash in bank, $388,129.96	388,711 63
Interest due and accrued on stocks, not included in "market value"	10,952 46
Gross premiums in due course of collection	758,861 51
Rents due and accrued	4,529 33
Aggregate amount of the available assets of the company	$5,311,335 84
Deduct special deposits in other states	175,000 00
Total admitted assets	$5,136,335 84

LIABILITIES.

Amount of unpaid losses (of which $36,208.64 are resisted)		$173,560 10
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$1,119,437 07	
Re-insurance reserve *pro rata* on fire risks running more than one year	2,123,979 06	
Amount of reserve on all outstanding risks		3,243,416 13
Due and accrued for salaries, rent, advertising, or agency expenses		1,299 04
Commissions and brokerage		142,013 85
Return premiums, $71,289.75; all other liabilities, $26,052.55		97,342 30
Aggregate		$3,657,631 42
Deduct liabilities on special deposits		117,723 27
Net liabilities (except capital stock)		$3,539,908 15
Surplus as regards policy-holders	$1,596,427 69	
Capital stock	1,000,000 00	
Surplus over capital	$596,427 69	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$3,863,139 32	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	526,702 88	
Net amount of cash actually received for premiums		$3,336,436 44
Interest received on bonds and mortgages		8,368 37
Interest and dividends received on bonds and stocks, and from all other sources		94,889 03
Income from all other sources, viz.: rents, $81,730.24; profit on securities, $5,609.10		87,339 34
Aggregate cash income		$3,527,033 18

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses	$1,949,625 19	$69,645 25
Deduct amount actually received for salvages, $32,291.91; re-insurance, $74,267.34	79,060 56	27,498 69
	$1,870,564 63	$42,146 56

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Net amount paid on losses (of which $143,600.88 belonged to prior years)	$1,912,711 19
Cash dividends actually paid	100,000 00
Paid or allowed during the year for commissions and brokerage	709,082 68
Paid during the year for salaries, fees, and all other charges of officers clerks, agents, and all other employés	277,218 33
Paid state, national, and local taxes, in this and other states	65,501 46
All other payments, viz.: rents and miscellaneous expenses	319,322 05
Aggregate cash expenditures	$3,383,835 71

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$497,218,081	$6,692,928 94
Written during the year	346,148,467	4,048,399 60
Total	$843,366,548	$10,741,328 54
Deduct expirations	327,708,947	4,059,641 87
In force at the end of the year	$515,657,601	$6,681,686 67
Deduct amount re-insured	8,704,114	86,885 05
Net amount in force December 31, 1890	$506,953,487	$6,594,801 62

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$75,970,410
Total amount of *cash* dividends declared since the company commenced business	3,074,000
Total amount of the company's stock owned by the directors at par value	207,600
Losses paid from organization to date	39,633,333
Losses incurred during the year, fire, marine and inland	1,910,174
Loaned to stockholders not officers	2,700

Amount deposited in various States and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Virginia	$50,000 00	$29,947 42
Georgia	25,000 00	37,771 59
Canada	100,000 00	50,004 26
Totals	$175,000 00	$117,723 27

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$5,500,331 00
Premiums received	83,331 44
Losses paid	40,060 66
Total losses incurred during the year in the State of Michigan	41,800 02

PHŒNIX INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, No. 64 PEARL STREET, HARTFORD.

(Incorporated May, 1854; commenced business, June, 1854.)

H. KELLOGG, *President.* . . . . . GEO. H. BURDICK, *Secretary.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

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CAPITAL.

Capital stock paid ..... $2,000,000.

ASSETS.

Real estate	$233,524 34
Loans on bond and mortgage of real estate (first liens) of which $8,600 is in process of foreclosure	676,600 00
Interest due, $36,624.20; and accrued, $16,029.43 on said mortgage loans; total	52,653 63

Value of lands mortgaged	$1,751,917
Buildings (insured for $156,205)	452,805
Total value of mortgaged premises	$2,204,722

Stocks and Bonds Owned Absolutely by the Company.

Stocks:	*Par Value.*	*Market Value.*
Ætna National Bank, Hartford	$30,000 00	$38,000 00
American National Bank, Hartford	50,000 00	70,000 00
American Loan and Trust Co., New York	50,000 00	51,500 00
Atlantic Trust Co., New York	5,000 00	22,500 00
Central Trust Co., New York	15,000 00	195,000 00
Charter Oak National Bank, Hartford	16,200 00	17,334 00
City Bank, Hartford	16,000 00	16,800 00
Connecticut River Bank, Hartford	5,000 00	5,100 00
Farmers and Mechanics' National Bank, Hartford	30,000 00	33,000 00
First National Bank, Wallingford	17,500 00	19,250 00
Franklin Trust Co., New York	40,000 00	114,000 00
Hartford National Bank, Hartford	104,000 00	163,280 00
Hartford Trust Co., Hartford	40,000 00	53,200 00
Home National Bank, Meriden	2,600 00	3,068 00
Imperial Bank, Toronto, Ont.	10,000 00	15,700 00
Metropolitan National Bank, Cincinnati	12,250 00	600 00
Merchants' Exchange National Bank, New York	5,400 00	6,750 00
Mercantile National Bank, Hartford	80,000 00	76,000 00
National Shoe and Leather Bank, New York	10,000 00	17,000 00
National Exchange Bank, Hartford	17,000 00	22,100 00
National German American Bank, St. Paul	25,000 09	32,500 00
New Britain National Bank, New Britain	20,000 00	32,000 00
Phœnix National Bank, Hartford	75,000 00	97,500 00
State Bank, Hartford	20,000 00	20,000 00
Waterbury National Bank, Waterbury	22,000 00	44,000 00
Avon, Geneseo & Mt. Morris R. R. Co.	50,000 00	52,500 00
Chicago, Burlington & Quincy R. R. Co.	50,000 00	44,500 00
Chicago, Rock Island & Pacific R. R. Co.	110,000 00	78,100 00
Chicago & Alton R. R. Co. (common)	25,000 00	32,000 00
Cleveland & Pittsburgh R. R. Co.	25,000 00	38,750 00
Fort Wayne & Jackson R. R. Co. (preferred)	50,000 00	58,000 00
Hartford & Conn. Western R. R. Co.	12,000 00	3,600 00
Illinois Central R. R. Co.	100,000 00	98,000 00
Morris & Essex R. R. Co.	50,000 00	77,500 00
N. Y., N. H. & H. R. R. Co.	120,000 00	306,000 00
New York & Harlem R. R. Co.	12,500 00	33,750 00
New York Central & Hudson River R. R. Co.	50,000 00	51,000 00
Peoria & Bureau Valley R. R. Co.	50,000 00	85,000 00
Rensselaer & Saratoga R. R. Co.	50,000 00	90,000 00
Holyoke Water Power Company	66,000 00	198,000 00
Northwestern Telegraph Company	65,000 00	65,000 00
Atlantic Mutual Ins. Co. Scrip	75,000 00	78,750 00
Bonds:		
Georgia State, registered, 4½ per cent	25,000 00	30,000 00
Atlantic Dock Company, 5 per cent	75,000 00	82,500 00
Ashland, Oregon, Water, 6 per cent	50,000 00	53,000 00
Branford, Canada, City, 5 per cent	25,000 00	27,500 00
Guelph, Canada, City, 5 per cent	24,000 00	27,120 00
Victoria, Canada (B. C.), 5 per cent	20,000 00	22,000 00
Hannibal School, Mo., 6 and 7 per cent	42,000 00	44,100 00
Leavenworth City and Ft. Leavenworth Water, 6 per cent	25,000 00	27,500 00
Council Bluffs, Iowa, Improvement, 6 per cent	7,500 00	7,950 00
Northwestern Telegraph Co., 7 per cent	15,000 00	17,400 00
Urbana, O., Gas, 6 per cent	25,000 00	27,250 00
Canadian Pacific 1st mortgage Land Grant R. R., 5 per cent	44,000 00	48,400 00
Cedar Rapids, Iowa Falls & N. W. Railway (guaranteed), 6 per cent	50,000 00	50,000 00
Chicago & N. Western Railway Sinking Fund, 6 per cent	50,000 00	58,000 00
Chicago & Western Indiana R. R., 6 per cent	76,000 00	83,120 00
Columbus & Western R. R. 1st mortgage (guaranteed), 6 per cent	100,000 00	110,000 00
Chicago, Burlington & Quincy convertible R. R. 5 per cent	5,000 00	5,050 00
Erie Railway, First Mortgage Consols, 7 per cent	100,000 00	135,000 00
Harlem River & Port Chester R. R. (guaranteed), 7 per cent	50,000 00	67,500 00

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Bonds:	Par Value.	Market Value.	
Louisville, St. Louis & Texas (guaranteed), 6 per cent	$25,000 00	$19,500 00	
Minneapolis Union Railway Co. (guaranteed), 6 per cent	50,000 00	57,000 00	
New York, Lackawanna & Western R. R. (guaranteed), 6 per cent	50,000 00	66,500 00	
New York & New England R. R., 7 per cent	50,000 00	62,500 00	
Pittsburgh, Cleveland & Toledo R. R. (guaranteed), 6 per cent	50,000 00	57,500 00	
Terre Haute & Logansport R. R. (Ext'n gtd.), 6 per cent	50,000 00	55,000 00	
Texas & New Orleans, 1st mortgage, 7 per cent	54,000 00	63,720 00	
Totals (carried out at market value)	$2,815,950 00	$3,858,742 00	$3,858,742 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $324,703	143,322 50
Cash in company's principal office, $22,583.08; cash in bank, $276,161.95	298,745 03
Interest due and accrued on collateral loans and on bank deposits	3,959 67
Net premiums in due course of collection	356,128 04
Rents due and accrued	1,139 52
Aggregate amount of the available assets of the company	$5,624,814 73
Deduct special deposits in other states	175,000 00
Total admitted assets	$5,449,814 73

LIABILITIES.

Amount of unpaid losses (of which $14,800 are resisted)		$293,831 17
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy	$754,058 19	
Re-insurance reserve *pro rata* on fire risks running more than one year	1,059,845 69	
Amount of reserve on all outstanding risks		1,813,903 88
Aggregate		$2,107,735 05
Deduct liabilities on special deposits		46,917 52
Net liabilities (except capital stock)		$2,060,817 53
Surplus as regards policy-holders	$3,388,997 20	
Capital stock	2,000,000 00	
Surplus over capital	$1,388,997 20	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$2,917,098 08	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	264,506 76	
Net amount of cash actually received for premiums		$2,652,591 32
Interest received on bonds and mortgages		33,367 79
Interest and dividends received on bonds and stocks, and from all other sources		186,805 60
Income from all other sources, viz.: rents		6,356 62
Aggregate cash income		$2,879,121 33

EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses	$1,465,901 29
Deduct amount actually received for salvages, $5,897.57; re-insurance, $13,605.71	19,503 28

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Net amount paid on losses (of which $246,751.28 belonged to prior years)	$1,446,398 01
Cash dividends actually paid	280,000 00
Paid or allowed during the year for commissions and brokerage	451,115 16
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	113,562 64
Paid state, national and local taxes in this and other states	79,551 34
All other payments, viz.: general expenses	254,700 12
Aggregate cash expenditures	$2,625,327 27

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$295,179,474	$3,420,011 43
Written during the year	253,292,497	2,917,098 08
Total	$548,471,971	$6,337,109 51
Deduct expirations	235,203,819	2,788,704 51
Net amount in force December 31, 1890	$313,268,152	$3,548,405 00

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date	$45,744,872
Total amount of *cash* dividends declared since the company commenced business	5,285,000
Total amount of the company's stock owned by the directors at par value	160,200
Total amount loaned to officers and directors	80,000
Losses paid from organization to date	27,157,044
Losses incurred during the year, fire and tornado	1,466,015
Loaned to stockholders not officers	84,570

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of policy-holders therein:

Name states and countries.	*Deposits.*	*Liabilities.*
Oregan	$50,000 00	$16,464 53
Georgia	25,000 00	14,575 14
Canada	100,000 00	15,877 85
Totals	$175,000 00	$46,917 52

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$7,067,325 00
Premiums received	93,596 49
Losses paid	51,177 26
Total losses incurred during the year in the State of Michigan	49,646 98

PROVIDENCE WASHINGTON INSURANCE COMPANY.

RHODE ISLAND.

HOME OFFICE, No. 20 MARKET SQUARE, PROVIDENCE.

(Incorporated 1799; commenced business 1799.)

J. H. DE WOLF, *President*. - - - - - - - - - - E. L. WATSON, *Secretary*.

Attorney for Michigan, JAMES H. GARNSEY, of Detroit.

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CAPITAL.

Capital stock paid ..... $400,000.

ASSETS.

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	Market Value.	
Bonds:			
Boston & Providence R. R. Co.	$125,000 00	$133,750 00	
Baltimore & Ohio R. R. Co.	25,000 00	26,750 00	
Rensselaer & Saratoga R. R. Co.	12,000 00	17,400 00	
Morris & Essex R. R. Co.	25,000 00	34,500 00	
New York & New England R. R. Co.	15,000 00	18,450 00	
Stocks:			
National Bank of Commerce, New York	22,000 00	43,120 00	
National Park Bank, New York	9,000 00	29,700 00	
New York Mutual Gas Light Co., New York	10,000 00	12,000 00	
American National Bank, Providence	40,000 00	35,200 00	
Blackstone Canal National Bank, Providence	40,000 00	38,400 00	
Commercial National Bank, Providence	21,200 00	17,808 00	
Lime Rock National Bank, Providence	15,000 00	11,100 00	
Manufacturers' National Bank, Providence	32,000 00	43,520 00	
Merchants' National Bank, Providence	25,000 00	33,500 00	
Mechanics' National Bank, Providence	20,000 00	22,400 00	
National Bank of Commerce, Providence	25,000 00	28,000 00	
National Bank of North America Providence	25,000 00	24,000 00	
National Eagle Bank	15,000 00	18,000 00	
Weybosset National Bank	10,000 00	11,400 00	
Union R. R. Co.	5,000 00	10,250 00	
Providence Gas Co.	25,000 00	36,000 00	
Bath Gas Light Co., Bath, Maine	5,000 00	4,000 00	
Chicago & Alton R. R. Co.	50,000 00	64,000 00	
Chicago, Burlington & Quincy R. R. Co.	40,000 00	36,000 00	
Chicago & Northwestern R. R. Co.	40,000 00	42,000 00	
Chicago, Rock Island & Pacific R. R. Co.	20,000 00	14,150 00	
Illinois Central R. R. Co.	50,000 00	48,500 00	
What Cheer Corporation (Real Estate), Company's Office	200,000 00	200,000 00	
Totals (carried out at market value)	$946,200 00	$1,053,898 00	$1,053,898 00

Cash in company's principal office, $758.49; cash in bank, $47,975.52	48,734 01
Net premiums in due course of collection	150,295 39
Bills receivable, *not matured*, taken for fire, marine or inland risks	71,620 97
Aggregate amount of all the available assets of the company	$1,324,548 37

LIABILITIES.

Amount of unpaid losses (of which $6,586 are resisted)		$119,756 79
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$293,621 71	
Re-insurance reserve *pro rata* on fire risks running more than one year	284,637 16	
Re-insurance reserve at 100 per cent on all unexpired marine and inland navigation risks	203,409 71	
Amount of reserve on all outstanding risks		781,668 58
Aggregate liabilities (except capital stock)		$901,425 37
Surplus as regards policy-holders	$423,123 00	
Capital stock	400,000 00	
Surplus over capital	$23,123 00	

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums	$972,558 64	$475,734 97
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	210,268 78	107,826 32
	$762,289 86	$367,908 65

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Net amount of cash actually received for premiums		$1,130,198 51
Interest and dividends received on bonds and stocks, and from all other sources		43,299 20
Bills and notes received during the year for premiums remaining unpaid (carried inside)	$71,505 55	
Aggregate cash income		$1,173,497 71

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses	$441,828 45	$257,710 53	
Deduct amount actually received for salvages $3,121.30; re-insurance $104,976.79	43,156 37	64,941 72	
	$398,672 08	$192,768 81	
Net amount paid on losses (of which $131,889.76 belonged to prior years)			$591,440 89
Cash dividends actually paid			24,000 00
Paid or allowed during the year for commissions and brokerage			215,993 88
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			58,477 75
Paid state, national, and local taxes, in this and other states			27,256 24
All other payments, viz.: miscellaneous expenses			86,249 80
Aggregate cash expenditures			$1,003,418 56

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$85,139,724	$1,018,302 85	$5,964,837	$193,800 65
Written during the year	94,968,040	1,016,654 05	65,804,034	489,460 22
Total	$180,107,764	$2,034,956 90	$71,768,871	$683,260 87
Deduct expirations	74,423,490	815,159 54	64,526,706	431,276 65
In force at the end of the year	$105,684,274	$1,219,797 36	$7,242,165	$251,984 22
Deduct amount re-insured	10,348,655	123,569 10	1,787,148	48,574 51
Net amount in force December 31, 1890	$95,335,619	$1,096,228 26	$5,455,017	$203,409 71

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$17,883,772
Total amount of *cash* dividends declared since the company commenced business	2,016,563
Total amount of the company's stock owned by the directors at par value	88,450
Losses paid from organization to date	10,095,924
Losses incurred during the year, fire, marine and inland	623,902

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,144,937 00
Premiums received	14,284 35
Losses paid	10,083 05
Total losses incurred during the year in the State of Michigan	10,104 05

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PRUDENTIAL FIRE INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, NO. 65 KILBY ST., BOSTON.

(Incorporated January 18, 1889; commenced business February 9, 1889.)

AUGUSTUS B. MARTIN, *President.* - - - - - - - - HERBERT C. HILL, *Secretary.*

Attorney for Michigan, WILLIAM H. ELLIOTT, of Detroit.

CAPITAL.

Capital stock paid	$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$116,800 00
Interest accrued on said mortgage loans		1,565 32
Value of lands mortgaged	$115,000	
Buildings (insured for $84,500)	117,000	
Total value of mortgaged premises	$232,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	*Par Value.*	*Market Value.*	
City of Boston	$49,500 00	$53,417 65	
Boston & Lowell R. R.	10,000 00	10,325 00	
City of Cleveland, Ohio	8,000 00	8,963 70	
" " Springfield, Ohio	5,000 00	5,677 50	
" " Newberryport, Mass.	5,000 00	5,500 00	
" " New London, Ct.	5,000 00	5,468 75	
" " Lynn, Mass.	5,000 00	5,387 50	
" " Manchester, N. H.	1,000 00	1,025 63	
" " Grand Rapids, Mich.	5,000 00	5,571 00	
Androscoggin Co., Me.	3,000 00	3,124 36	
Boston & Providence, R. R.	2,000 00	2,175 00	
Totals (carried out at market value)	$98,500 00	$106,636 09	106,636 09

Cash in company's principal office, $6,077.03; cash in bank, $12,424.26	18,501 29
Interest due and accrued on bonds and bank notes not included in "market value"	1,564 76
Gross premiums in due course of collection	29,262 33
Aggregate amount of all the available assets of the company	$274,829 79

LIABILITIES.

Amount of unpaid losses (of which $10,237.01 are resisted)		$17,876 22
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$54,189 05	
Re-insurance reserve *pro rata* on fire risks running more than one year	7,259 47	
Amount of reserve on all outstanding risks		61,448 52
Due and accrued for salaries, rent, advertising, or agency expenses		615 00
Commissions and brokerage		4,389 35
Aggregate liabilities (except capital stock)		$84,329 09

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Surplus as regards policy-holders	$190,000 70	
Capital stock	200,000 00	
Impairment of capital	-$9,999 30	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$132,100 62	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	42,116 10	
Net amount of cash actually received for premiums		$89,984 52
Interest received on mortgages		2,992 30
Interest and dividends received on bonds and stocks, and from all other sources		5,260 02
Income from all other sources, viz.: brokerage, $1,159.89; sundries, $120.75		1,280 64
Aggregate cash income		$99,517 48
(Received for call on capital	$50,097 40)	

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$49,637 07	
Deduct amount actually received for salvages, $645.74; re-insurance, $1,158.12	1,803 86	
Net amount paid on losses (of which $7,119.71 belonged to prior years)		$47,833 21
Paid or allowed during the year for commissions and brokerage		19,910 38
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		10,623 96
Paid state, national, and local taxes, in this and other states		3,530 97
All other payments, viz.: miscellaneous expenses		111,801 62
Aggregate cash expenditures		$193,700 14

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$7,370,432	$81,343 55
Written during the year	15,273,944	153,321 34
Total	$22,644,376	$234,664 89
Deduct expirations	11,208,110	112,821 01
In force at the end of the year	$11,436,266	$121,843 88
Deduct amount re-insured	395,984	4,329 14
Net amount in force December 31, 1890	$11,040,282	$117,514 74

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$172,467
Total amount of the company's stock owned by the directors at par value	85,000
Losses paid from organization to date	119,611
Losses incurred during the year, fire	48,109

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$66,956 62
Premiums received	2,819 85
Losses paid	3,726 71
Total losses incurred during the year in the State of Michigan	5,726 71

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READING FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, READING.

(Incorporated July 8, 1867: commenced business July 8, 1867.)

WM. A. ARNOLD, *President.* - - - - - - - - - S. E. ANCONA, *Secretary.*

Attorney for Michigan, JAMES J. CLARK, of Detroit.

CAPITAL.

Capital stock paid ..... $250,000.

ASSETS.

Real estate		$42,770 94
Loans on bond and mortgage of real estate (first liens)		291,526 56
Interest due $697.76, and accrued $2,651.99 on said mortgage loans; total		3,349 75
Value of lands mortgaged	$284,791	
Buildings (insured for $411,655.16)	570,520	
Total value of mortgaged premises	$855,311	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
Philadelphia & Reading R. R.	$21,000 00	$16,485 00	
Perkiomen R. R.	2,000 00	2,000 00	
Warren & Franklin R. R.	1,000 00	1,065 00	
Reading City Passenger R'y Co.	500 00	500 00	
STOCKS:			
Reading Gas Co.	6,250 00	15,000 00	
South Reading Market House Co.	3,100 00	4,080 00	
East Pennsylvania R. R. Co.	10,000 00	11,200 00	
National Union Bank	3,750 00	12,112 50	
Farmer's National Bank	1,500 00	3,675 00	
Second " "	7,500 00	12,750 00	
Reading City Passenger Railway	2,500 00	3,250 00	
Reading Trust Co.	73,700 09	92,125 00	
South Reading Market House Co. scrip	900 00	900 00	
P. & R. Car Trust securities	6,000 00	6,000 00	
Totals (carried out at market value)	$139,700 00	$181,092 50	181,092 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $124,047.84	65,400 00
Cash in company's principal office, $14,368.99; cash in bank, $23,975.39	38,344 38
Interest due and accrued on stocks, not included in "market value"	135 00
Interest due and accrued on collateral loans	792 60
Gross premiums in due course of collection	16,593 11
Rents due and accrued	449 28
Amount reclaimable on perpetual policies on companies office building	465 00
Aggregate amount of all the available assets of the company	$640,919 12

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LIABILITIES.

Amount of unpaid losses (of which $3,325 are resisted)		$34,787 56
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$109,798 75	
Re-insurance reserve *pro rata* on fire risks running more than one year	85,419 82	
Amount of reserve on all outstanding risks		195,218 57
Reclaimable by insured on perpetual policies		3,890 94
Cash dividends declared, due or to become due		776 50
Commissions and brokerage		80 00
All other liabilities		1,149 82
Aggregate liabilities (except capital stock)		$235,903 39
Surplus as regards policy-holders	$405,015 73	
Capital stock	250,000 00	
Surplus over capital	$155,015 73	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$323,246 32	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	44,606 29	
Net amount of cash actually received for premiums		$278,640 03
Interest received on bonds and mortgages		17,117 59
Interest and dividends received on bonds and stocks, and from all other sources		9,898 72
Income from all other sources, viz.: rents, $505.35; commissions, $1,712.85		2,218 20
Deposit premiums received for perpetual fire risks (carried inside)	$256 50	
Aggregate cash income		$307,874 54

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$119,744 08	
Deduct amount actually received for salvages	819 14	
Net amount paid on losses (of which $14,596.80 belonged to prior years)		$118,924 89
Cash dividends actually paid		20,022 40
Paid or allowed during the year for commissions and brokerage		54,419 93
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		10,212 00
Paid state, national, and local taxes, in this and other states		4,602 66
All other payments, viz.: miscellaneous expenses		18,195 37
Aggregate cash expenditures		$226,377 25

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$22,956,137	$262,813 64
Written during the year	26,637,336	321,527 75
Total	$49,593,473	$584,341 39
Deduct expirations	18,842,273	217,693 06
In force at the end of the year	$30,751,200	$366,648 33
Deduct amount re-insured	2,490,010	2,928 64
Net amount in force December 31, 1890	$28,261,190	$363,719 69

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,665,069
Total amount of cash dividends declared since the company commenced business	337,561
Total amount of the company's stock owned by the directors at par value	54,740
Total amount loaned to officers and directors	500
Losses paid from organization to date	769,580
Losses incurred during the year, fire	138,482
Loaned to stockholders not officers	6,900

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$422,621 00
Premiums received	4,783 83
Losses paid	5,490 66
Total losses incurred during the year in the State of Michigan	5,490 66

ROCHESTER GERMAN INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, ROCHESTER.

(Incorporated February 16, 1872; commenced business February 23, 1872.)

FREDERICK COOK, *President.* . . . . . H. F. ATWOOD, *Secretary.*

Attorney for Michigan, OLIVER C. KEMP, of Greenville.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate		$190,859 84
Loans on bond and mortgage of real estate (first liens)		318,505 00
Interest due on said mortgage loans		5,949 67
Value of lands mortgaged	$346,820	
Buildings (insured for $346,775.00)	531,100	
Total value of mortgaged premises	$877,920	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	*Par Value.*	*Market Value.*	
Georgia State bonds	$25,000 00	$30,000 00	
Virginia State bonds	15,000 00	10,500 00	
N. Y. Central & Hudson River R. R. bonds	20,000 00	20,400 00	
German American Bank of Rochester stock	10,000 00	15,000 00	
Rochester Title Insurance Co. stock	10,000 00	10,000 00	
Rochester City orders	41,788 83	41,788 83	
Totals (carried out at market value)	$121,788 83	$127,688 83	127,688 83

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Cash in company's principal office, $1,525; cash in bank, $116,107.44		$117,632 44
Interest due and accrued on stocks, not included in "market value"		887 50
Gross premiums in due course of collection		89,206 24
Aggregate amount of the available assets of the company		$850,729 52
Deduct special deposit in other states		60,000 00
Total admitted assets		$790,729 52

LIABILITIES.

Amount of unpaid losses		$28,065 85
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$158,250 25	
Re-insurance reserve *pro rata* on fire risks, running more than one year	189,654 50	
Amount of reserve on all outstanding risks		347,904 75
Commissions and brokerage		21,611 31
Return premiums, $11,904.71; re-insurance, $2,404.50		14,309 21
Aggregate		$411,891 12
Deduct liabilities on special deposits		16,537 85
Net liabilities (except capital stock)		$395,353 27
Surplus as regards policy-holders	$395,376 25	
Capital stock	200,000 00	
Surplus over capital	$195,376 25	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$568,903 74	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	132,122 85	
Net amount of cash actually received for premiums		$436,780 89
Interest received on bonds and mortgages		14,530 08
Interest and dividends received on bonds and stocks, and from all other sources		5,245 95
Income from all other sources, viz.: rents, $10,880.97; all other sources, $6,791.87		17,672 84
Aggregate cash income		$474,229 76

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$257,712 66	
Deduct amount actually received for salvages, $948.17; re-insurance, $30,716.97	31,665 14	
Net amount paid on losses (of which $22,628.52 belonged to prior years)		$226,047 52
Cash dividends actually paid		16,000 00
Paid or allowed during the year for commissions and brokerage		86,504 80
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		24,182 35
Paid state, national, and local taxes, in this and other states		7,349 59
All other payments, viz.: miscellaneous expenses		29,149 37
Aggregate cash expenditures		$389,233 63

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$56,594,582	$628,299 10
Written during the year	49,713,659	585,013 32
Total	$106,308,241	$1,213,312 42
Deduct expirations	44,024,930	515,314 57
In force at the end of the year	$62,283,311	$697,997 85
Deduct amount re-insured	3,325,982	43,311 67
Net amount in force December 31, 1890	$58,957,329	$654,686 18

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$5,237,274
Total amount of *cash* dividends declared since the company commenced business	299,000
Total amount of company's stock owned by the directors at par value	49,650
Total amount loaned to officers and directors	3,700
Losses paid from organization to date	2,925,700
Dividends declared payable in *stock* from organization	25,000
Losses incurred during the year, fire	232,069
Loaned to stockholders not officers	5,000

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Nebraska	$25,000 00	$5,226 56
Georgia	30,000 00	8,616 58
Virginia	10,000 00	2,694 71
Totals	$65,000 00	$16,537 85

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,339,536 00
Premiums received	23,838 90
Losses paid	16,986 92
Total losses incurred during the year in the State of Michigan	18,136 92

RUTGER'S FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 200 PARK ROW, NEW YORK CITY.

(Incorporated October 3, 1852; commenced business October 10, 1853.)

EDWARD B. FELLOWS, *President.* - - - - - - - - HENRY C. KREISER, *Secretary.*

Attorney for Michigan, JAMES A. JONES, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

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ASSETS.

Real estate		$77,000 00
Loans on bond and mortgage of real estate (first liens)		32,100 00
Interest accrued on said mortgage loans		560 00
Value of lands mortgaged	$65,000	
Buildings (insured for $31,150)	41,200	
Total value of mortgaged premises	$106,200	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
Forty-second Street & Grand Street Ferry R. R. Co.	$6,000 00	$6,600 00	
U. S. District of Columbia	50,000 00	60,000 00	
N. Y. Elevated R. R. Co.	1,000 00	1,140 00	
STOCKS:			
New York Central & Hudson River R. R. Co.	50,000 00	50,500 00	
Delaware, Lackawanna & Western R. R. Co.	30,000 00	40,500 00	
Tradesmen's National Bank of New York	7,480 00	7,480 00	
Delaware & Hudson Canal Co.	40,000 00	53,600 00	
Consolidated Gas Co. of New York	40,000 00	40,000 00	
Long Island R. R. Co.	2,500 00	2,250 00	
Totals (carried out at market value)	$226,980 00	$262,070 00	262,070 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $9,575.00	6,200 00
Cash in company's principal office, $1,594.72; cash in bank, $2,442.04	4,036 76
Interest due and accrued on stocks, not included in "market value"	2,557 10
Net premiums in due course of collection	930 38
Certified credit of return taxes due from State of New York	198 37
Aggregate amount of all the available assets of the company	$385,652 61

LIABILITIES.

Amount of unpaid losses (of which $1,437.76 are resisted)		$4,797 95
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$29,010 90	
Re-insurance reserve *pro rata* on fire risks running more than one year	14,216 26	
Amount of reserve on all outstanding risks		43,227 16
Cash dividends declared, due or to become due		10,500 00
Aggregate liabilities (except capital stock)		$58,525 11
Surplus as regards policy-holders	$327,127 50	
Capital stock	200,000 00	
Surplus over capital	$127,127 50	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$83,651 53	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	8,820 05	
Net amount of cash actually received for premiums		$74,831 48
Interest received on bonds and mortgages		2,223 17
Interest and dividends received on bonds and stocks, and from all other sources		11,522 36
Income from all other sources, viz.: rents, $2,447.50; all other sources, $136.96		2,584 46
Aggregate cash income		$91,161 47

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$47,339 05	
Deduct amount actually received for salvages	59 25	
Net amount paid on losses (of which $12,358.48 belonged to prior years)		$47,279 80
Cash dividends actually paid		19,500 00
Paid or allowed during the year for commissions and brokerage		14,671 26
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		13,456 63
Paid state, national, and local taxes, in this and other states		2,260 00
All other payments, viz.: miscellaneous expenses		5,573 35
Aggregate cash expenditures		$102,741 04

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$11,700,542	$91,317 60
Written during the year	11,374,146	83,784 04
Total	$23,074,688	$175,101 64
Deduct expirations	11,680,953	87,923 11
In force at the end of the year	$11,393,735	$87,178 53
Deduct amount re-insured	269,082	1,633 94
Net amount in force December 31, 1890	$11,124,653	$85,544 59

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$3,075,864
Total amount of *cash* dividends declared since the company commenced business	1,002,000
Total amount of the Company's stock owned by the directors at par value	53,400
Total amount loaned to officers and directors	3,000
Losses paid from organization to date	1,230,063
Losses incurred during the year, fire	40,289

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$114,913 00
Premiums received	4,457 09
Losses paid	61 16
Total losses incurred during the year in the State of Michigan	61 16

SECURITY INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, NEW HAVEN.

(Incorporated, April, 1841; commenced business, April, 1841.)

CHAS. S. LEETE, *President.* - - - - - - - - - - - H. MASON, *Secretary.*

Attorney for Michigan, H. C. KLOCKSIEM, of Lansing.

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CAPITAL.

Capital stock paid	$250,000.

ASSETS.

Real estate		$34,000 00
Loans on bond and mortgage of real estate (first liens)		163,725 00
Interest accrued on said mortgage loans		639 44
Value of lands mortgaged	$469,395 00	
Buildings	100,400 00	
Total value of mortgaged premises	$569,795 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
STOCKS:			
Tradesmen's National Bank, New Haven	$16,000 00	$21,760 00	
Second National Bank, New Haven	20,000 00	27,000 00	
Merchants' National Bank, New Haven	13,300 00	12,236 00	
Yale National Bank, New Haven	20,000 00	20,400 00	
New Haven National Bank, New Haven	19,000 00	29,830 00	
New Haven County National Bank, New Haven	17,520 00	23,652 00	
American Exchange National Bank, New York	10,000 00	15,300 00	
Commerce National Bank, New York	5,000 00	9,800 00	
New Haven Water Co.	8,800 00	18,480 00	
C. C. C. & St. Louis R. R.	10,000 00	6,000 00	
New York, New Haven & Hartford R. R.	12,000 00	30,600 00	
Shore Line R. R.	7,700 00	13,244 00	
Chicago, Burlington & Quincy R. R.	11,000 00	9,900 00	
Chicago, Rock Island & Pacific R. R.	11,000 00	7,810 00	
BONDS:			
Macon, Ga., Gas, Water & Light Co. first mortgage 6%	10,000 00	10,000 00	
New Haven & Northampton R. R. first mortgage 6%	15,000 00	18,300 00	
Chicago, Milwaukee & St. Paul R. R. first mortgage 6%	5,000 00	5,750 00	
Minneapolis & St. Louis R. R. first mortgage 7%	4,000 00	3,600 00	
Savannah & Western R. R. first mortgage 5%	10,000 00	9,400 00	
New York & New England R. R. second mortgage 6%	5,000 00	5,100 00	
Columbus & Hocking Coal & Iron Co. first mortgage 6%	10,000 00	10,000 00	
City of Jersey City, N. J., 6%	7,000 00	8,050 00	
City of Omaha, Neb., 5%	10,000 00	10,600 00	
City of Council Bluffs, Iowa, 6%	7,500 00	7,875 00	
City of Superior, Wis., 6%	10,000 00	10,000 00	
Totals (carried out at market value)	$274,820 00	$344,687 00	344,687 00
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral			40,700 00
Cash in company's principal office, $78.77; cash in banks, $57,913.12			57,991 89
Interest due and accrued on stocks, not included in "market value"			1,412 66
Net premiums in due course of collection			72,620 11
Bills receivable, *not matured*, taken for fire, marine or inland risks			6,637 27
Due from other companies for re-insurance on losses already paid			30 10
Aggregate amount of all the available assets of the company			$722,443 47

LIABILITIES.

Amount of unpaid losses (of which $1,100 are resisted)		$43,068 51
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$180,133 62	
Re-insurance reserve *pro rata* on fire risks running more than one year	131,527 26	
Re-insurance reserve at 100 per cent on all unexpired marine and inland navigation risks	33,746 08	
Amount of reserve on all outstanding risks		345,406 96
Commissions and brokerage		17,185 77
Aggregate liabilities (except capital stock)		$405,661 24
Surplus as regards policy-holders	$316,782 23	
Capital stock	250,000 00	
Surplus over capital	$66,782 23	

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INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$582,088 78	$114,143 97	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	170,908 63	11,410 05	
	$511,180 15	$102,733 92	
Net amount of cash actually received for premiums			$613,914 07
Interest received on bonds and mortgages			8,563 90
Interest and dividends received on bonds and stocks, and from all other sources			18,301 21
Income from all other sources, viz.: profit and loss account			137 50
Bills and notes received during the year for premiums remaining unpaid (carried inside)		$6,487 27	
Aggregate cash income			$640,916 68

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses	$297,086 91	$74,954 90	
Deduct amount actually received for salvages, $1,636.10; re-insurance, $27,230.24	25,472 27	3,394 07	
	$271,614 64	$71,560 83	
Net amount paid on losses (of which $51,148.33 belonged to prior years)			$343,175 47
Cash dividends actually paid			20,000 00
Paid or allowed during the year for commissions and brokerage			149,385 47
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			60,697 15
Paid state, national and local taxes, in this and other states			6,372 63
Aggregate cash expenditures			$579,630 72

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$39,909,228	$474,288 36	$1,786,607	$47,697 83
Written during the year	55,338,267	696,150 07	16,348,115	102,305 09
Total	$95,247,495	$1,170,438 43	$18,134,722	$150,002 92
Deduct expirations	41,778,220	526,047 21	16,710,230	114,274 64
In force at the end of the year	$53,469,275	$644,391 22	$1,424,492	$35,728 28
Deduct amount re-insured	4,538,638	60,240 18	39,275	1,982 20
Net amount in force December 31, 1890	$48,930,637	$584,151 04	$1,385,217	$33,746 08

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$6,432,267
Total amount of *cash* dividends declared since the company commenced business	399,281
Total amount of the company's stock owned by the directors at par value	65,700
Total amount loaned to officers and directors	42,700
Losses paid from organization to date	4,335,058
Dividends declared payable in *stock* from organization	50,000
Losses incurred during the year, fire, marine and inland	329,881
Loaned to stockholders not officers	22,600

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	Marine and Inland Risks.	Aggregate.
Fire, marine and inland risks taken	$2,548,946 00	$2,750 00	$2,551,696 00
Premiums received	30,010 28	15 00	30,025 28
Losses paid	15,989 12	.....	15,989 12
Total losses incurred during the year in the State of Michigan	19,335 66	.....	19,335 66

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SECURITY FIRE INSURANCE COMPANY.

OHIO.

HOME OFFICE, No. 23 W. THIRD STREET, CINCINNATI.

(Incorporated May 31, 1881; commenced business July 19, 1881.)

F. A. ROTHIER, *President.* - - - - - - - - - - - ADAM BENUS, *Secretary.*

Attorney for Michigan, WILLIAM MCBAIN, East Saginaw.

CAPITAL.

Capital stock paid ..... $150,000.

ASSETS

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	*Par Value.*	*Market Value.*	
German National Bank	$5,000 00	$10,750 00	
Metropolitan National Bank	12,300 00	1,845 00	
Columbus & Xenia R. R. Co.	2,750 00	5,032 50	
Little Miami R. R. Co.	4,750 00	7,600 00	
Citizens' National Bank	5,000 00	13,125 00	
Cincinnati Hotel Co.	10,000 00	8,000 00	
Cincinnati Street Railway Co.	11,150 00	12,292 87	
Mt. Adams & Eden Park Inclined Plane R'y	38,250 00	42,075 00	
Farmers' Insurance Co.	1,500 00	1,125 00	
Eureka Insurance Co.	7,100 00	15,265 00	
Cincinnati, Hamilton & Dayton R. R.	10,000 00	10,050 00	
Amazon Insurance Co.	1,800 00	1,710 00	
Cincinnati, Portsmouth, Big Sandy & Pomeroy Pkt. Co.	6,200 00	7,440 00	
Cincinnati Gas Light & Coke Co.	16,900 00	34,222 50	
Cincinnati, New Orleans & Texas Pacific R. R. Co.	4,000 00	2,800 00	
City & Suburban Telegraph Association	10,000 00	16,000 00	
Cincinnati Electric Light Co.	1,690 00	2,281 50	
Totals (carried out at market value)	$148,390 00	$191,614 37	$191,614 37

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $24,940	14,791 83
Cash in company's principal office, $1,123.58; cash in bank, $10,767.46	11,891 04
Interest due and accrued on stocks, not included in "market value"	2,374 99
Interest due and accrued on collateral loans	896 56
Net premiums in due course of collection	11,492 56
Bills receivable, *not matured*, taken for fire, marine, or inland risks	6,300 50
Aggregate amount of all the available assets of the company	$239,361 85

LIABILITIES.

Amount of unpaid losses		$6,853 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$20,857 94	
Re-insurance reserve *pro rata* on fire risks running more than one year	25,588 01	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	6,356 00	
Amount of reserve on all outstanding risks		52,801 95
Due other insurance companies		2,561 70
Aggregate liabilities (except capital stock)		$62,216 65

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Surplus as regards policy-holders	$177,145 20
Capital stock	150,000 00
Surplus over capital	$27,145 20

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums	$87,315 01	$6,393 10
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	20,822 50	905 00
	$66,492 51	$5,488 10

Net amount of cash actually received for premiums	$71,980 61
Interest and dividends received on bonds and stocks, and from all other sources	9,061 51
Income from all other sources	1,521 92
Aggregate cash income	$82,564 04

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses	$45,106 43	$6,149 71
Deduct amount actually received for re-insurance	5,435 56	19 00
	$39,670 87	$6,130 71

Net amount paid on losses (of which $6,944 belonged to prior years)	$45,801 58
Cash dividends actually paid	9,000 00
Paid or allowed during the year for commissions and brokerage	12,597 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	3,640 00
Paid state, national, and local taxes, in this and other states	630 35
All other payments, viz.: rent and miscellaneous expenses	4,964 74
Aggregate cash expenditures	$76,633 67

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$7,416,146	$83,119 12	$78,250	$6,141 25
Written during the year	6,922,978	86,420 99	104,875	8,080 60
Total	$14,339,124	$179,540 11	$183,125	$14,221 85
Deduct expirations	6,194,415	75,709 90	85,750	7,020 85
In force at the end of the year	$8,144,709	$103,830 21	$97,375	$7,201 00
Deduct amount re-insured	1,161,109	15,335 58	10,500	845 00
Net amount in force December 31, 1890	$6,983,600	$88,494 63	$86,875	$6,356 00

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$538,596
Total amount of *cash* dividends declared since the company commenced business	65,250
Total amount of the company's stock owned by the directors at par value	36,400
Total amount loaned to officers and directors	4,292
Losses paid from organization to date	313,158
Losses incurred during the year, fire, marine and inland	45,711

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$716,965 00
Premiums received	9,415 81
Losses paid	2,591 96
Total losses incurred during the year in the State of Michigan	4,210 61

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SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, SPRINGFIELD.

(Incorporated, 1849; commenced business, 1851.)

J. N. DUNHAM, *President.* - - - - - - - - - - S. J. HALL, *Secretary.*

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

CAPITAL.

Capital stock paid ..... $1,500,000.

ASSETS.

Real estate	$109,000 00
Loans on bond and mortgage of real estate (first liens)	314,950 00
Interest accrued on said mortgage loans	7,202 24

Value of lands mortgaged	$193,600 00
Buildings (insured for $261,700)	353,900 00
Total value of mortgaged premises	$547,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*
BONDS:		
United States	$100,000 00	$120,000 00
Wakefield (Mass.) Water Co.	50,000 00	60,000 00
Ann Arbor (Mich.) Water Co.	50,000 00	60,000 00
Amherst (Mass.) Water Co.	16,000 00	16,000 00
Berkshire Water Co.	15,000 00	15,000 00
West Springfield Aqueduct Co.	25,000 00	25,000 00
Kansas City, St. Joe & Council Bluffs Railroad	100,000 00	120,000 00
Union Pacific Railroad Collateral Trust	47,000 00	49,820 00
Chicago & Northwestern Railroad Sinking Fund	50,000 00	60,000 00
New York & Harlem Railroad	10,000 00	13,000 00
Chicago, Milwaukee & St. Paul Railroad	10,000 00	12,500 00
St. Paul, Minneapolis & Manitoba Railway	50,000 00	58,000 00
Chicago, Burlington & Quincy Railroad	10,000 00	8,700 00
Detroit, Lansing & Northern Railroad	2,000 00	2,000 00
Chicago, Burlington & Northern Railroad	11,000 00	11,000 00
Chicago, Burlington & Quincy Railroad	11,000 00	11,000 00
STOCKS:		
Boston & Albany Railroad	24,000 00	24,000 00
Boston & Albany Railroad	140,000 00	271,600 00
Connecticut River Railroad	50,000 00	110,000 00
New York, New Haven & Hartford Railroad	120,000 00	202,400 00
Old Colony Railroad	50,000 00	82,500 00
New York & Harlem Railroad	50,000 00	130,000 00
Chicago, Burlington & Quincy Railroad	110,000 00	99,000 00
Chicago, Milwaukee & St. Paul Railroad, preferred	55,000 00	57,750 00
Chicago, Milwaukee & St. Paul Railroad, common	10,000 00	5,200 00
Pennsylvania Railroad	30,000 00	30,000 00
Conn. & Passumpsic River Railroad guaranteed	50,000 00	58,000 00
Chicago & Alton Railroad	50,000 00	62,500 00
Chicago, Rock Island & Pacific Railroad	55,000 00	38,500 00
Illinois Central Railroad	56,300 00	54,611 00
Rome, Watertown & Ogdensburg Railroad	20,000 00	21,000 00
West End Street Railway preferred	50,000 00	85,000 00
Agawam National Bank, Springfield	20,300 00	24,360 00
John Hancock National Bank, Springfield	20,000 00	24,000 00
Chicopee National Bank, Springfield	10,400 00	17,160 00
Pynchon National Bank, Springfield	12,700 00	20,320 00
Second National Bank, Springfield	20,000 00	30,000 00
Third National Bank, Springfield	20,000 00	40,000 00
City National Bank, Springfield	10,000 00	14,000 00

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STOCKS:	Par Value.	Market Value.	
Chapin National Bank, Springfield	$10,000 00	$14,000 00	
First National Bank, Springfield	20,000 00	29,000 00	
Ware National Bank, Ware	7,500 00	9,375 00	
First National Bank, Northampton	10,000 00	14,000 00	
Northampton National Bank, Northampton	10,000 00	17,000 00	
Monson National Bank, Monson	1,000 00	1,500 00	
First National Bank, Chicopee	6,500 00	9,100 00	
City National Bank, Holyoke	25,000 00	27,500 00	
Adams National Bank, North Adams	2,000 00	2,800 00	
Franklin County National Bank, Greenfield	6,700 00	6,700 00	
Palmer National Bank, Palmer	3,700 00	4,440 00	
First National Bank, Lynn	5,000 00	6,750 00	
Tremont National Bank, Boston	10,000 00	11,400 00	
Boston National Bank, Boston	10,000 00	12,000 00	
New England National Bank, Boston	10,000 00	17,000 00	
Commonwealth National Bank, Boston	10,000 00	18,000 00	
Winthrop National Bank, Boston	6,000 00	6,840 00	
Merchants' National Bank, Boston	10,000 00	15,000 00	
Atlas National Bank, Boston	10,000 00	12,100 00	
Howard National Bank, Boston	30,000 00	33,000 00	
Webster National Bank, Boston	15,000 00	15,000 00	
Boylston National Bank, Boston	15,000 00	20,250 00	
Eliot National Bank, Boston	10,000 00	13,400 00	
National Bank of Commerce, Boston	10,000 00	13,700 00	
Shawmut National Bank, Boston	10,000 00	13,000 00	
Freeman's National Bank, Boston	10,000 00	10,700 00	
Washington National Bank, Boston	10,000 00	12,200 00	
Old Boston National Bank, Boston	10,000 00	12,000 00	
National Exchange Band, Boston	10,000 00	13,200 00	
National Bank of Commerce, New York	10,000 00	20,000 00	
Bank of North America, New York	7,000 00	9,800 00	
Fourth National Bank, New York	20,000 00	25,000 00	
Continental National Bank, New York	20,000 00	28,000 00	
Metropolitan National Bank, New York	20,000 00	1,600 00	
St. Paul National Bank, St. Paul, Minn.	10,000 00	12,000 00	
Totals (carried out at market value)	$1,981,100 00	$2,741,276 00	$2,741,276 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $79,535		58,400 00
Cash in company's principal office, $9,207.56; cash in bank, $107,822.76		117,030 32
Interest due and accrued on stocks not included in "market value"		25,241 07
Interest due and accrued on collateral loans		1,251 94
Gross premiums in due course of collection		228,930 11
Rents due and accrued		865 92
Aggregate amount of all the available assets of the company		$3,604,147 60

LIABILITIES.

Amount of unpaid losses (of which $25,834.72 are resisted)		$165,968 90
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$574,220 69	
Re-insurance reserve *pro rata* on fire risks running more than one year	674,268 24	
Amount of reserve on all outstanding risks		1,248,488 93
Commissions and brokerage		34,339 51
Aggregate liabilities (except capital stock)		$1,448,797 34

Surplus as regards policy-holders	$2,155,350 26
Capital stock	1,500,000 00
Surplus over capital	$655,350 26

INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums	$2,034,482 97
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	262,668 19

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Net amount of cash actually received for premiums	$1,771,814 78
Interest received on bonds and mortgages	14,538 78
Interest and dividends received on bonds and stocks, and from all other sources	124,505 61
Income from all other sources, viz.: rents	4,270 20
Aggregate cash income	$1,915,129 37

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$1,013,774 24	
Deduct amount actually received for re-insurance	48,150 37	
Net amount paid on losses (of which $171,681.43 belonged to prior years)		$965,623 87
Cash dividends actually paid		150,000 00
Paid or allowed during the year for commissions and brokerage		303,528 39
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		65,445 95
Paid state, national, and local taxes, in this and other states		63,129 11
All other payments, viz.: miscellaneous expenses		164,782 66
Aggregate cash expenditures		$1,712,509 98

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$181,306,154	$2,455,890 59
Written during the year	150,702,440	2,034,482 97
Total	$332,008,594	$4,490,373 56
Deduct expirations	142,174,958	2,061,597 76
Net amount in force December 31, 1890	$189,833,636	$2,428,775 80

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$27,179,639
Total amount of *cash* dividends declared since the company commenced business	2,504,542
Total amount of the company's stock owned by the directors at par value	169,900
Total amount loaned to officers and directors	9,500
Losses paid from organization to date	16,670,301
Dividends declared payable in *stock* from organization	1,000,000
Losses incurred during the year, fire	944,855
Loaned to stockholders not officers	25,100

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$3,301,590 00
Premiums received	56,962 20
Losses paid	36,364 33
Total losses incurred during the year in the State of Michigan	38,686 39

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SPRING GARDEN INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, No. 431 WALNUT ST., PHILADELPHIA.

(Incorporated April 28, 1835; commenced business August 29, 1835.)

NELSON F. EVANS, *President.* - - - - - - - - G. B. ARMITAGE, *Secretary.*

Attorney for Michigan, ARCHIBALD G. LINDSAY, of Detroit.

CAPITAL.

Capital stock paid ..... $400,000.

ASSETS.

Real estate		$201,000 00
Loans on bond and mortgage of real estate (first liens)		490,265 44
Interest accrued on said mortgage loans		10,646 19
Total value of mortgaged premises (buildings insured for $359,050)	$1,036,850	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
Bonds:			
City of St. Joseph	$20,000 00	$23,000 00	
Kansas City Water-Works	10,000 00	10,500 00	
North Pennsylvania R. R.	4,000 00	5,000 00	
Pittsburgh, Cincinnati & St. Louis R. R.	30,000 00	35,700 00	
Pennsylvania R. R. consolidated	10,000 00	11,500 00	
Lehigh Valley R. R. consolidated	20,000 00	25,000 00	
People's Passenger Railway Co.	10,000 00	11,500 00	
Lehigh Coal & Navigation Co.	20,000 00	24,800 00	
American Steamship Co.	5,000 00	5,250 00	
Terra Haute & Logansport R. R.	20,000 00	20,400 00	
Cleveland, Columbus, Cincinnati & Indiana R. R.	10,000 00	11,300 00	
Jacksonville Southeastern R. R.	20,000 00	18,000 00	
Columbus & Cincinnati Midland R. R.	20,000 00	18,000 00	
Marietta & North Georgia R. R.	20,000 00	20,000 00	
Zanesville & Ohio River R. R.	10,000 00	7,500 00	
Clearfield & Jefferson R. R.	10,000 00	11,500 00	
Jacksonville, Tampa & Key West R. R.	10,000 00	10,000 00	
Philadelphia & Reading R. R.	30,000 00	29,700 00	
Poughkeepsie Bridge Co.	10,000 00	5,600 00	
Pennsylvania & New York Canal & R. R. Co.	10,000 00	11,300 00	
Stocks:			
Penn National Bank, of Philadelphia	10,000 00	18,800 00	
Commercial National Bank, of Philadelphia	5,000 00	5,700 00	
Fourth Street National Bank, of Philadelphia	10,000 00	15,000 00	
Totals (carried out at market value)	$324,000 00	$355,050 00	355,050 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $264,215	208,150 00
Cash in company's principal office, $5,232.43; cash in bank, $54,968.80	60,201 23
Interest due and accrued on stocks, not included in "market value"	800 00
Interest due and accrued on collateral loans	417 00
Gross premiums in due course of collection	22,794 90
Bills receivable, *not matured*, taken for fire risks	10,227 08
Rents due and accrued	349 00
Aggregate amount of all the available assets of the company	$1,359,900 84

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Items not admitted as available assets.

Miscellaneous accounts	$1,374 94	

LIABILITIES.

Amount of unpaid losses		$34,256 16
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$119,169 54	
Re-insurance reserve *pro rata* on fire risks running more than one year	76,884 97	
Amount of reserve on all outstanding risks		196,054 51
Reclaimable by insured on perpetual policies		417,854 70
Commissions and brokerage		823 05
Aggregate liabilities (except capital stock)		$648,988 42
Surplus as regards policy-holders	$710,912 42	
Capital stock	400,000 00	
Surplus over capital	$310,912 42	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$378,032 07	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	78,787 91	
Net amount of cash actually received for premiums		$299,244 16
Interest received on bonds and mortgages		26,944 73
Interest and dividends received on bonds and stocks, and from all other sources		26,984 47
Income from all other sources, viz.: rents, $3,533.36; miscellaneous, $1,057.43		4,590 79
Bills and notes received during the year for premiums remaining unpaid (carried inside)	$10,227 08	
Deposit premiums received for perpetual fire risks (carried inside)	32,449 96	
Aggregate cash income		$357,764 15

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$143,394 57	
Deduct amount actually received for salvages, $4,334.00; re-insurance, $1,985.82	6,319 82	
Net amount paid on losses (of which $17,750.33 belonged to prior years)		$137,074 75
Cash dividends actually paid		64,000 00
Paid or allowed during the year for commissions and brokerage		64,811 59
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		14,682 00
Paid state, national and local taxes, in this and other states		14,546 48
All other payments, viz.: miscellaneous expenses		13,760 59
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)	$10,639 37	
Aggregate cash expenditures		$308,875 41

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$29,817,185	$346,365 67
Written during the year	34,075,218	374,519 71
Total	$63,892,403	$720,885 38
Deduct expirations	31,133,331	333,750 19
In force at the end of the year	$32,759,072	$387,135 19
Deduct amount re-insured	1,199,560	12,260 84
Net amount in force December 31, 1890	$31,559,512	$374,874 35

GENERAL INTERROGATORIES.

Total amount of *cash* dividends declared since the company commenced business	$1,409,215
Total amount of the company's stock owned by the directors at par value	131,100
Total amount loaned to directors	99,000
Losses paid from organization to date	2,570,731
Dividends declared payable in *stock* from organization	200,000
Losses incurred during the year, fire	156,077
Loaned to stockholders not officers	12,610

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$316,625 00
Premiums received	2,960 66
Losses paid	6,299 69
Total losses incurred during the year in the State of Michigan	5,299 69

SOUTHERN CALIFORNIA INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, NO. 335 NORTH MAIN ST., LOS ANGELES.

(Incorporated February, 1885; commenced business March, 1885.)

R. F. SPENCE, *President.* . . . . . D. E. MILES, *Secretary.*

Attorney for Michigan, FRANK H. BLACKMAN, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate		$80,131 53
Loans on bond and mortgage of real estate (first liens), of which $24,500 is in process of foreclosure		132,226 85
Interest due, $8,890.19, and accrued, $1,615.47 on said mortgage loans; total		10,505 66
Value of lands mortgaged	$528,900	
Buildings (insured for $52,400)	98,250	
Total value of mortgaged premises	$627,150	

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Cash in company's principal office, $3,295.67; cash in banks $54,887.20	$58,182 87
Gross premiums in due course of collection	72,572 47
Due from other companies for re-insurance on losses already paid	570 32
Aggregate amount of all the available assets of the company	$354,189 70

LIABILITIES.

Amount of unpaid losses (of which $2,000 are resisted)		$18,337 17
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$86,157 79	
Re-insurance reserve *pro rata* on fire risks running more than one year	33,382 56	
Amount of reserve on all outstanding risks		119,540 35
Commissions and brokerage		3,628 62
Re-insurance unpaid		3,683 00
Aggregate liabilities (except capital stock)		$145,189 14
Surplus as regards policy-holders	$209,000 56	
Capital stock	200,000 00	
Surplus over capital	$9,000 56	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$305,325 70	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	91,657 56	
Net amount of cash actually received for premiums		$213,668 14
Interest received on bonds and mortgages		14,096 67
Income from all other sources		3,509 25
Aggregate cash income		$231,274 06

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$120,599 70	
Deduct amount actually received for salvages and re-insurance	15,327 62	
Net amount paid on losses (of which $10,700.41 belonged to prior years)		$105,272 08
Cash dividends actually paid		12,333 33
Paid or allowed during the year for commissions and brokerage		41,734 02
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		18,478 08
Paid state, national, and local taxes, in this and other states		3,545 12
All other payments, viz.: miscellaneous expenses		35,731 20
Aggregate cash expenditures		$217,093 83

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$10,213,578	$178,276 64
Written during the year	18,981,109	322,661 36
Total	$29,194,687	$500,938 00
Deduct expirations	14,161,869	235,746 15
In force at the end of the year	$15,032,818	$265,191 85
Deduct amount re-insured	1,552,712	33,669 35
Net amount in force December 31, 1890	$13,480,106	$231,522 50

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$811,679
Total amount of *cash* dividends declared since the company commenced business	40,333
Total amount of the company's stock owned by the directors at par value	95,400
Total amount loaned to officers and directors	7,500
Losses paid from organization to date	336,768
Losses incurred during the year, fire	111,631

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$125,950 00
Premiums received	2,639 99
Losses paid	932 52
Total losses incurred during the year in the State of Michigan	958 84

STANDARD FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 52 WALL ST., NEW YORK CITY.

(Incorporated March 26, 1859; commenced business March 29, 1859.)

WILLIAM M. ST. JOHN, *President.* - - - - - - - - ROBERT H. MYERS, *Secretary.*

Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$2,000 00
Interest accrued on said mortgage loans		1 37
Value of lands mortgaged	$3,400	
Buildings (insured for $5,600)	5,600	
Total value of mortgaged premises	$9,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States	$140,000 00	$168,700 00	
New York City School House	100,000 00	105,500 00	
New York, Chicago & St. Louis R. R. Co.	11,000 00	10,000 00	
STOCKS:			
New York Consolidated Gas	25,000 00	24,000 00	
New York Mutual Gas	10,000 00	12,144 32	
Totals (carried out at market value)	$286,000 00	$320,344 32	320,344 32

Cash in company's principal office, $669.17; cash in bank, $21,906.31	22,575 48
Interest due and accrued on stocks, not included in "market value"	610 00
Gross premiums in due course of collection	7,671 72
Aggregate amount of all the available assets of the company	$353,202 89

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LIABILITIES.

Amount of unpaid losses (of which $2,550 are resisted)		$4,977 36
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$21,157 94	
Re-insurance reserve *pro rata* on fire risks running more than one year	18,594 80	
Amount of reserve on all outstanding risks		39,752 74
Due and accrued for salaries, rent, advertising, or agency expenses		817 55
Commissions and brokerage		1,661 73
Return premiums, $625.61; taxes, $317.67		943 28
Aggregate liabilities (except capital stock)		$48,152 66
Surplus as regards policy-holders	$305,050 23	
Capital stock	200,000 00	
Surplus over capital	$105,050 23	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$67,598 73	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	12,211 21	
Net amount of cash actually received for premiums		$55,387 52
Interest received on bonds and mortgages		200 00
Interest and dividends received on bonds and stocks, and from all other sources		13,581 07
Aggregate cash income		$69,168 59

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$43,230 68	
Deduct amount actually received for salvages, $713.40; re-insurance, $1,025.20	1,738 60	
Net amount paid on losses (of which $17,057.21 belonged to prior years)		$41,492 08
Cash dividends actually paid		14,000 00
Paid or allowed during the year for commissions and brokerage		9,634 79
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		13,918 33
Paid state, national, and local taxes, in this and other states		2,564 65
All other payments, viz.: rent and miscellaneous expenses		4,589 61
Aggregate cash expenditures		$86,199 46

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$11,545,471	$96,321 20
Written during the year	8,676,859	67,362 16
Total	$20,222,330	$163,683 46
Deduct expirations	9,962,615	80,156 11
In force at the end of the year	$10,259,715	$83,527 35
Deduct amount re-insured	679,480	4,019 66
Net amount in force December 31, 1890	$9,580,235	$79,507 69

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$3,163,482
Total amount of *cash* dividends declared since the company commenced business	609,020
Total amount of the company's stock owned by the directors at par value	39,400
Losses paid from organization to date	1,873,316
Losses incurred during the year, fire	38,399

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BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$281,625 00
Premiums received	2,253 76
Losses paid	90 00
Total losses incurred during the year in the State of Michigan	72 62

STATE INVESTMENT AND INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, NOS. 218 & 220 SANSOME ST., SAN FRANCISCO.

(Incorporated December 1, 1871; commenced business January 15, 1872.)

GEO. L. BRANDER, *President.* - - - - - - CHAS. H. CUSHING, *Secretary.*

Attorney for Michigan, JOHN DRAKE, of BAY CITY.

CAPITAL.

Capital stock paid ..... $400,000.

ASSETS.

Real estate		$145,000 00
Loans on bond and mortgage of real estate (first liens)		210,500 00
Interest due, $1,117.35, and accrued $1,939.63, on said mortgage loans; total		3,056 98
Value of lands mortgaged	$447,500	
Buildings (insured for $100,000)	168,500	
Total value of mortgaged premises	$616,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Seven Park & Cliff House Railway bonds	$7,000 00	$7,500 00	
Totals (carried out at market value)	$7,000 00	$7,500 00	7,500 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $93,630	58,500 00
Cash in company's principal office, $2,591.19; cash in bank $104,708.42	107,299 61
Interest due and accrued on collateral loans	252 39
Gross premiums in due course of collection	142,839 49
Aggregate amount of the available assets of the company	$674,948 47
Deduct special deposit in Oregon	50,000 00
Total admitted assets	$624,948 47

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LIABILITIES.

Amount of unpaid losses (of which $3,300 are resisted)		$22,704 33
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$190,854 28	
Re-insurance reserve *pro rata* on fire risks running more than one year	36,425 13	
Amount of reserve on all outstanding risks		227,279 41
Cash dividends declared, due or to become due		215 50
Commissions and brokerage		7,241 97
Aggregate		$257,441 21
Deduct liability on special deposit		8,729 50
Net liabilities (except capital stock)		$248,711 71
Surplus as regards policy-holders	$376,236 76	
Capital stock	400,000 00	
Impairment of capital	-$23,763 24	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$526,346 66	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	117,125 64	
Net amount of cash actually received for premiums		$409,221 02
Interest received on bonds and mortgages		14,234 17
Interest and dividends received on bonds and stocks, and from all other sources		1,347 37
Income from all other sources, viz.: rents		9,411 00
Aggregate cash income		$434,213 56

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$208,109 92	
Deduct amount actually received for salvages, $475.52; re-insurance, $16,070.86	16,546 38	
Net amount paid on losses (of which $5,614.26 belonged to prior years)		$191,563 54
Cash dividends actually paid		37 50
Paid or allowed during the year for commissions and brokerage		98,358 21
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		34,628 48
Paid state, national, and local taxes, in this and other states		3,325 70
All other payments, viz.: rent and miscellaneous expenses		32,502 71
Aggregate cash expenditures		$360,481 14

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$17,302,652	$296,348 75
Written during the year	34,384,553	581,294 71
Total	$51,687,205	$877,643 46
Deduct expirations	22,350,600	397,205 27
In force at the end of the year	$29,336,605	$480,438 19
Deduct amount re-insured	1,621,790	32,148 75
Net amount in force December 31, 1890	$27,714,815	$448,289 44

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$5,238,050
Total amount of *cash* dividends declared since the company commenced business	573,439
Total amount of the company's stock owned by the directors at par value	244,800
Losses paid from organization to date	2,862,250
Dividends declared payable in *stock* from organization	206,654
Loaned to stockholders not officers	12,000

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Oregon	$50,000 00	$8,729 50

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,596,436 00
Premiums received	47,539 43
Losses paid	10,099 00
Total losses incurred during the year in the State of Michigan	16,193 11

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

MINNESOTA.

HOME OFFICE, ST. PAUL.

(Incorporated May, 1865; commenced business May, 1865.)

C. H. BIGELOW, *President.* . . . . . C. B. GILBERT, *Secretary.*

Attorney for Michigan, C. H. OSBAND, of Lansing.

CAPITAL.

Capital stock paid ..... $500,000.

ASSETS.

Real estate		$83,981 82
Loans on bond and mortgage of real estate (first liens)		649,483 17
Interest due, $1,805; and accrued, $12,247.36 on said mortgage loans; total		14,052 36
Value of lands mortgaged	$974,600	
Buildings	667,700	
Total value of mortgaged premises	$1,642,300	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
STOCKS:			
First National Bank, St. Paul, Minn.	$32,000 00	$64,000 00	
Merchants' National Bank, St. Paul, Minn.	47,500 00	85,500 00	
Bank of Minnesota, St. Paul, Minn.	10,000 00	14,000 00	
St. Paul National Bank, St. Paul, Minn.	6,000 00	6,900 00	
First National Bank, Alexandria, Minn.	4,500 00	5,625 00	
Flour City National Bank, Minneapolis, Minn.	10,000 00	11,000 00	
St. Paul Trust Co., St. Paul, Minn.	5,000 00	6,250 00	
First National Bank, St. Peter, Minn.	3,000 00	3,750 00	
First National Bank, Glencoe, Minn.	5,000 00	5,000 00	
Seven Corners Bank, St. Paul, Minn.	5,000 00	5,000 00	
Chicago, St. P., M. & O. R. R. Co. bonds	10,000 00	11,600 00	
St. Paul Warehouse & Elevator Co.	19,250 00	4,812 50	
North American Telegraph Co.	5,000 00	5,000 00	
City of St. Paul, Minn., bonds, 5 per cent bonds	60,000 00	63,000 00	
Board of Education, City of St. Paul, Minn., warrants	37,797 75	37,797 75	
City of St. Paul, Minn., warrants	20,400 00	20,400 00	
BONDS:			
State of Georgia, 3½ per cent	25,000 00	26,000 00	
Peoria, Ill., Grape Sugar Co.	15,000 00	15,000 00	
City of Mankato, Minn.	8,500 00	8,925 00	
Town of Sauk Centre, Minn.	2,000 00	2,100 00	
Town of Vernon Centre, Minn.	7,500 00	7,875 00	
Village of Detroit, Minn.	700 00	700 00	
Town of Jo Davies, Minn.	5,500 00	5,775 00	
Town of Elmore, Minn.	6,500 00	6,825 00	
Town of Garden City, Minn.	6,000 00	6,300 00	
Town of Winnebago, Minn.	10,000 00	10,500 00	
Village of Winnebago, Minn.	5,000 00	5,250 00	
Town of Pilot Grove, Minn.	5,000 00	5,250 00	
Town of Mazeppa, Minn.	5,000 00	5,250 00	
Town of Oakwood, Minn.	7,500 00	7,875 00	
Town of Blue Earth City, Minn.	36,000 00	37,800 00	
County of Pine, Minn.	4,500 00	4,950 00	
County of Rock, Minn.	24,000 00	27,600 00	
County of Dawson, M. T.	1,500 00	1,500 00	
County of Barnes, D. T.	10,000 00	10,000 00	
County of Grand Forks, D. T.	4,000 00	4,000 00	
County of Grant, Minn., School District	4,000 00	4,000 00	
County of Barnes & Cass, D. T., Joint School District	9,000 00	9,000 00	
County of Carver, Minn., School District	6,000 00	6,000 00	
School District 11, Big Stone County, Minn.	3,000 00	3,000 00	
County of Griggs, D. T., School District	500 00	500 00	
County of Jerauld, D. T., School District	2,400 00	2,400 00	
County of Cass, D. T., School District	1,500 00	1,500 00	
County of Sanborn, D. T., School District	5,500 00	5,500 00	
County of Barnes & Cass, D. T., School District	1,500 00	1,500 00	
County of Barnes & Cass, D. T., School District Orders	360 75	360 75	
Totals (carried out at market value)	$503,408 50	$582,871 00	$582,871 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $532,660	301,700 00
Cash in company's principal office, $10,449.11; cash in bank, $92,241.73	102,690 84
Interest due and accrued on stocks, not included in "market value"	9,718 07
Interest due and accrued on collateral loans	3,710 98
Net premiums in due course of collection	95,551 92
Bills receivable, *not matured*, taken for fire, marine or inland risks	26,980 97
Rents due and accrued	90 00
Aggregate amount of the available assets of the company	$1,870,831 13
Deduct special deposits in other states	75,000 00
Total admitted assets	$1,795,831 13

LIABILITIES.

Amount of unpaid losses (of which $7,983.15 are resisted)		$57,203 69
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$267,606 56	
Re-insurance reserve *pro rata* on fire risks running more than one year	381,844 34	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	95,919 13	
Amount of reserve on all outstanding risks		745,370 03
Aggregate liabilities (except capital stock)		$802,573 72

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Surplus as regards policy-holders	$993,257 41
Capital stock	500,000 00
Surplus over capital	$493,257 41

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums	$1,076,237 98	$230,060 44
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	244,274 79	22,287 99
	$831,963 19	$207,772 45

Net amount of cash actually received for premiums	$1,039,735 64
Interest received on bonds and mortgages	43,047 45
Interest and dividends received on bonds and stocks, and from all other sources	59,571 47
Income from all other sources, viz.: rents	8,289 59
Bills and notes received during the year for premiums remaining unpaid (carried inside), fire, $95,551.92; marine and inland, $26,980.97.	
Aggregate cash income	$1,150,654 15

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses	$551,117 54	$137,616 02
Deduct amount actually received for salvages, $5,381.70; re-insurance, $85,488.82	80,340 77	10,729 75
	$470,776 77	$126,886 27

Net amount paid on losses (of which $85,913.47 belonged to prior years)	$597,663 04
Cash dividends actually paid	50,000 00
Paid or allowed during the year for commissions and brokerage	226,281 13
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	47,901 20
Paid state, national, and local taxes, in this and other states	21,255 01
All other payments, viz.: miscellaneous expenses	51,679 93
Aggregate cash expenditures	$994,780 31

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$91,834,429	$1,161,328 63	$2,598,673	$81,527 91
Written during the year	69,244,565	1,098,400 29	30,136,710	233,191 64
Total	$161,078,994	$2,259,728 92	$32,735,383	$314,719 55
Deduct expirations	50,312,439	850,909 02	29,717,515	218,800 42
In force at the end of the year	$110,766,555	$1,408,819 90	$3,017,868	$95,919 13
Deduct amount re-insured	9,914,967	142,886 43	.....	.....
Net amount in force December 31, 1890	$100,851,588	$1,265,933 47	$3,017,868	$95,919 13

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$12,966,662
Total amount of cash dividends declared since the company commenced business	966,696
Total amount of the company's stock owned by the directors at par value	184,700
Total amount loaned to officers and directors	157,734
Losses paid from organization to date	8,021,656
Losses incurred during the year, fire, marine and inland	582,174
Loaned to stockholders not officers	136,662

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Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*
Georgia	$25,000 00
In St. Paul banks to comply with the laws of Nebraska	50,000 00
Total	$75,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	*Marine and Inland Risks.*	*Aggregate.*
Fire, marine and inland risks taken	$1,643,489 00	$131,340 00	$1,774,829 00
Premiums received	28,384 50	970 48	29,354 98
Losses paid	22,058 63	35 43	22,094 06
Total losses incurred during the year in the State of Michigan	22,417 34	35 43	22,452 77

ST. PAUL GERMAN INSURANCE COMPANY.

MINNESOTA.

HOME OFFICE, No. 116 EAST 3d STREET, ST. PAUL.

(Incorporated April 1, 1889; commenced business April 5, 1889.)

ALBERT SCHEFFER, *President.* - - - - - - - - - J. QUINCY HAAS, *Secretary.*

Attorney for Michigan, CHARLES H. GARRETT, of Kalamazoo.

CAPITAL.

Capital stock paid ..... $300,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$300,150 00
Interest accrued on said mortgage loans		5,795 23
Value of lands mortgaged	$606,550	
Buildings (insured for $13,800)	13,800	
Total value of mortgaged premises	$620,350	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	*Par Value.*	*Market Value.*	
Commercial Bank of St. Paul	$24,000 00	$28,800 00	
Houser & Sons Matting Co., St. Paul	32,500 00	32,500 00	
Corlois, Chapman & Drake, St. Paul	25,000 00	25,000 00	
First National Bank, Billings, Mon.	18,000 00	22,500 00	
State Bank, St. Paul	500 00	500 00	
Livingston National Bank, Livingston, Mon.	2,000 00	2,000 00	
Manufacturers' Investment Co.	1,000 00	1,000 00	
American Mortgage Security Co., bond	25,000 00	25,000 00	
Totals (carried out at market value)	$128,000 00	$137,300 00	137,300 00

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $18,000		$9,000 00
Cash in company's principal office, $2,916.40; cash in bank, $79,252.42		82,168 82
Interest due and accrued on stocks, not included in "market value"		4,616 80
Interest due and accrued on collateral loans		180 00
Net premiums in due course of collection		101,977 81
Bills receivable, *not matured*, taken for fire risks		2,633 50
Due from other companies for re-insurance on losses already paid		7,662 41
Aggregate amount of the available assets of the company		$651,504 57

Items not admitted as available assets.

Office furniture and fixtures	$1,944 89	

LIABILITIES.

Amount of unpaid losses (of which $150,000 are resisted)		$55,278 95
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$165,333 60	
Re-insurance reserve *pro rata* on fire risks running more than one year	55,549 72	
Amount of reserve on all outstanding risks		220,883 32
Due insurance companies		2,746 85
Aggregate liabilities (except capital stock)		$278,909 12
Surplus as regards policy-holders	$372,595 45	
Capital stock	300,000 00	
Surplus over capital	$72,595 45	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$579,669 20	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	104,737 21	
Net amount of cash actually received for premiums		$474,931 99
Interest received on bonds and mortgages		7,016 25
Interest and dividends received on bonds and stocks, and from all other sources		12,290 32
Aggregate cash income		$494,238 56

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$220,088 23	
Deduct amount actually received for salvages, $536.39; re-insurance, $45,505.57	46,041 96	
Net amount paid on losses (of which $3,087.60 belonged to prior years)		$174,046 27
Cash dividends actually paid		30,000 00
Paid or allowed during the year for commissions and brokerage		82,687 58
Paid during the year for salaries, fees, and all other charges of officers clerks, agents, and all other employés		13,040 33
Paid state, national, and local taxes, in this and other states		792 43
All other payments, viz.: miscellaneous expenses		18,806 31
Aggregate cash expenditures		$319,372 92

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$8,507,977	$104,206 9
Written during the year	39,889,465	681,647 01
Total	$48,397,442	$785,853 94
Deduct expirations	17,342,047	289,034 14
In force at the end of the year	$31,055,395	$496,819 80
Deduct amount re-insured	6,882,388	98,319 84
Net amount in force December 31, 1890	$24,173,007	$398,499 96

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$587,873
Total amount of *cash* dividends declared since the company commenced business	32,832
Total amount of the company's stock owned by the directors at par value	176,600
Losses paid from organization to date	183,520
Losses incurred during the year, fire	226,238

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,193,364 00
Premiums received	11,159 61
Losses paid	4,027 33
Total losses incurred during the year in the State of Michigan	5,037 75

SUN INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, No 428 CALIFORNIA ST., SAN FRANCISCO.

(Incorporated February, 1882; commenced business February, 1882.)

C. L. TAYLOR, *President.* - - - - - - - - - - - ED. E. POTTER, *Secretary.*

Attorney for Michigan, JOHN C. GOODRICH, of Detroit.

CAPITAL.

Capital stock paid ..... $300,000.

ASSETS.

Real estate		$90,000 00
Loans on bond and mortgage of real estate (first liens)		240,012 82
Interest due and accrued on said mortgage loans		2,800 15
Value of lands mortgaged	$685,500	
Buildings (insured for $40,650)	94,000	
Total value of mortgaged premises	$779,500	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
Stockton	$29,000 00	$29,870 00	
Portland	23,500 00	24,061 62	
Forest Grove	4,500 00	5,365 60	
New Port	2,000 00	2,156 92	
Multnomah	20,000 00	20,588 93	
Totals (carried out at market value)	$79,000 00	$82,043 07	$82,043 07

Cash in company's principal office, $15,242.79; cash in bank, $16,577.27	31,820 06
Interest due and accrued on stocks, not included in "market value"	1,601 25
Gross premiums in due course of collection	58,463 06
Bills receivable, *not matured*, taken for fire, marine or inland risks	27,474 41
Aggregate amount of the available assets of the company	$534,214 82
Deduct special deposit in Oregon	50,000 00
Total admitted assets	$484,214 82

Items not admitted as available assets.

H. & B. etc.	$1,600 00

LIABILITIES.

Amount of unpaid losses		$30,398 14
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less from date of policy	$71,454 61	
Re-insurance reserve *pro rata* on fire risks running more than one year	50,856 34	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	54,348 00	
Amount of reserve on all outstanding risks		176,653 95
Commission and brokerage, premiums not payable, taxes and assessments		11,797 23
Aggregate		$218,849 32
Deduct liability on special deposit		11,261 57
Net liabilities (except capital stock)		$207,587 75
Surplus as regards policy-holders	$276,627 07	
Capital stock	300,000 00	
Impairment of capital	-$23,372 93	

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$256,498 52	$141,158 43	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	82,553 24	66,421 81	
	$173,945 28	$74,736 62	
Net amount of cash actually received for premiums			$248,681 90
Interest received on bonds and mortgages			2,932 05
Interest and dividends received on bonds and stocks, and from all other sources			23,638 39
Income from all other sources, viz.: rents, $5,750; discount, $2.90			5,752 90
Aggregate cash income			$281,005 24

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses	$93,040 90	$44,961 41

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Net amount paid on losses	$138,002 31
Cash dividends actually paid	30,000 00
Paid or allowed during the year for commissions and brokerage	40,558 69
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	30,961 02
Paid state, national, and local taxes, in this and other states	3,052 70
All other payments, viz.: miscellaneous expenses	25,786 28
Aggregate cash expenditures	$268,361 00

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$15,888,939	$223,155 24	$779,191	$48,429 45
Written during the year	18,977,504	258,852 07	3,146,191	150,411 86
Total	$34,866,443	$482,007 31	$3,925,382	$198,841 31
Deduct expirations	14,988,726	204,608 00	1,863,777	87,948 88
In force at the end of the year	$19,877,717	$277,399 31	$2,061,605	$110,892 43
Deduct amount re-insured	2,919,882	39,893 62	1,221,535	56,549 43
Net amount in force December 31, 1890	$16,957,835	$237,505 69	$840,070	$54,343 00

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,858,010
Total amount of *cash* dividends declared since the company commenced business	165,000
Total amount of the company's stock owned by the directors at par value	63,750
Losses paid from organization to date	1,062,224
Losses incurred during the year, fire, marine and inland	147,681
Amount deposited in different states and countries for the security of *all* the company's policy-holders	25,000

Amount deposited in various States and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Oregon	$50,000 00	$11,261 57

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$335,681 00
Premiums received	3,772 41
Losses paid	409 60
Total losses incurred during the year in the State of Michigan	409 60

SYNDICATE INSURANCE COMPANY.

MINNESOTA.

HOME OFFICE, MINNEAPOLIS.

(Incorporated July 28, 1886; commenced business, September 1, 1886.)

JOHN D. LAITTRE, *President.* . . . . . JACOB STONE, *Secretary.*

Attorney for Michigan, DAVID BEVERIDGE, of Detroit.

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CAPITAL.

Capital stock paid ..... $250,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens), of which $2,000 is in process of foreclosure		$180,250 00
Interest accrued on said mortgage loans		3,483 06
Value of lands mortgaged	$349,600	
Buildings (insured for $87,000)	107,900	
Total value of mortgaged premises	$457,500	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
County of Hennepin, Minn., bonds	$60,000 00	$60,000 00	
Nicollet National Bank, stock	4,000 00	4,400 00	
Totals (carried out at market value)	$64,000 00	$64,400 00	64,400 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $158,775	81,850 00
Cash in company's principal office, $1,344.19; cash in bank, $24,841.25	26,185 44
Interest due and accrued on stocks, not included in "market value"	1,350 00
Interest due and accrued on collateral loans	3,257 73
Net premiums in due course of collection	29,425 81
Cash in hands of special agents	260 45
Due from other companies for re-insurance on losses already paid	1,035 80
Aggregate amount of all the available assets of the company	$391,498 29

LIABILITIES.

Amount of unpaid losses		$7,697 63
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy	$75,185 63	
Re-insurance reserve *pro rata* on fire risks running more than one year	40,652 38	
Amount of reserve on all outstanding risks		115,838 01
Aggregate liabilities (except capital stock)		$123,535 64
Surplus as regards policy-holders	$267,962 65	
Capital stock	250,000 00	
Surplus over capital	$17,962 65	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$235,393 74	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	43,075 05	
Net amount of cash actually received for premiums		$192,318 69
Interest received on bonds and mortgages		11,698 39
Interest and dividends received on bonds and stocks, and from all other sources		8,565 39
Income from all other sources		1,200 00
Aggregate cash income		$213,782 47

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$109,899 62	
Deduct amount actually received for salvages, $579.96; re-insurance, $11,948.46	12,528 42	
Net amount paid on losses (of which $10,007.31 belonged to prior years)		$97,371 20
Cash dividends actually paid		7,500 00
Paid or allowed during the year for commissions and brokerage		42,419 67
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		13,290 81
Paid state, national and local taxes in this and other states		6,692 35
Interest paid on borrowed money		165 63
All other payments, viz.: rent, $2,512.50; miscellaneous, $11,093.28		13,605 78
Aggregate cash expenditures		$181,045 44

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$10,190,248	$153,112 52
Written during the year	18,869,452	241,874 12
Total	$29,059,700	$394,986 64
Deduct expirations	11,429,795	165,854 45
In force at the end of the year	$17,629,905	$229,132 19
Deduct amount re-insured	1,616,787	14,380 44
Net amount in force December 31, 1890	$16,013,118	$214,751 75

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date	$486,349
Total amount of *cash* dividends declared since the company commenced business	15,000
Total amount of the company's stock owned by the directors at par value	147,500
Total amount loaned to officers and directors	17,350
Losses paid from organization to date	241,275
Losses incurred during the year, fire	94,026
Loaned to stockholders not officers	37,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$611,680 00
Premiums received	10,071 21
Losses paid	4,546 64
Total losses incurred during the year in the State of Michigan	5,688 97

TEUTONIA FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, NO. 424 WALNUT ST., PHILADELPHIA.

(Incorporated August 7, 1871; commenced business September 1, 1871.)

EUGENE FRANSSEN, *President.* - - - - - - THOMAS CHAMBERLIN, *Secretary.*

Attorney for Michigan, PETER SCHULTE, of Detroit.

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CAPITAL.

Capital stock paid ..... $200,000.

ASSETS.

Real estate	$78,600 00
Loans on bond and mortgage of real estate (first liens)	43,600 00
Interest due $29, and accrued $469.48 on said mortgage loans; total	498 48

Stocks and Bonds Owned Absolutely by the Company.

Bonds:	Par Value.	Market Value.	
Lehigh Valley R. R. Co.	$15,000 00	$20,212 50	
Pennsylvania R. R. Co.	5,000 00	6,250 00	
Pittsburgh, Cincinnati & St. Louis R. R. Co.	10,000 00	11,825 00	
City of Trenton school	1,000 00	1,075 00	
Catawissa R. R. Co.	10,000 00	11,550 00	
Schuylkill River E. Side R. R. Co.	10,000 00	10,475 00	
Chicago & W. Indiana R. R. Co.	6,000 00	6,840 00	
North Pennsylvania	15,000 00	17,262 50	
Savannah & Western R. R. Co.	15,000 00	13,050 00	
Georgia, Carolina & Northern R. R. Co.	15,000 00	15,525 00	
United States	500 00	615 00	
Lehigh Valley R'y Co.	6,000 00	6,225 00	
Allegheny Valley R. R. Co.	2,000 00	2,185 00	
Totals (carried out at market value)	$110,500 00	$123,090 00	123,090 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $10,632.75	9,056 00
Cash in company's principal office, $179.44; cash in bank, $8,111.34	8,290 78
Interest due and accrued on collateral loans	123 25
Gross premiums in due course of collection	3,039 96
Rents due and accrued	210 08
Perpetual policies on real estate owned by company, less 10 per cent	936 00
Aggregate amount of all the available assets of the company	$267,444 55

LIABILITIES.

Amount of unpaid losses		$1,102 50
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$5,929 96	
Re-insurance reserve *pro rata* on fire risks running more than one year	10,857 58	
Amount of reserve on all outstanding risks		16,787 54
Reclaimable by insured on perpetual policies		23,509 12
Due and accrued for salaries, rent, advertising, or agency expenses		32 66
Commissions and brokerage		377 34
Rents received in advance		165 00
Aggregate liabilities (except capital stock)		$41,974 16

Surplus as regards policy-holders	$225,470 39
Capital stock	200,000 00
Surplus over capital	$25,470 39

INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums	$29,867 98
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	6,648 65

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Net amount of cash actually received for premiums		$23,219 33
Interest received on bonds and mortgages		2,151 61
Interest and dividends received on bonds and stocks, and from all other sources		6,948 38
Income from all other sources, viz.: rents		1,198 92
Deposit premiums received for perpetual fire risks (carried inside)	$798 50	
Aggregate cash income		$33,518 24

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$3,749 45	
Deduct amount actually received for salvages, $34.13; re-insurance, $288.58	322 71	
Net amount paid on losses (of which $179.80 belonged to prior years)		$3,426 74
Cash dividends actually paid		9,000 00
Paid or allowed during the year for commissions and brokerage		4,225 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		4,224 00
Paid state, national, and local taxes, in this and other states		2,720 51
All other payments, viz.: miscellaneous expenses		1,954 64
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)	$474 50	
Aggregate cash expenditures		$25,551 83

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$3,975,349	$35,560 25
Written during the year	3,649,033	29,404 13
Total	$7,624,382	$64,964 38
Deduct expirations	3,550,763	29,859 41
In force at the end of the year	$4,073,619	$35,104 97
Deduct amount re-insured	358,070	3,244 70
Net amount in force December 31, 1890	$3,715,549	$31,860 27

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$408,703
Total amount of *cash* dividends declared since the company commenced business	189,256
Total amount of the company's stock owned by the directors at par value	160,700
Losses paid from organization to date	138,729
Losses incurred during the year, fire	4,349
Loaned to stockholders not officers	6,056

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$140,595 00
Premiums received	1,302 02
Losses paid	None.
Total losses incurred during the year in the State of Michigan	12 50

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TEUTONIA FIRE AND MARINE INSURANCE COMPANY.

OHIO.

HOME OFFICE, NOS. 114 AND 116 EAST THIRD ST., DAYTON.

(Incorporated February, 1865; commenced business March, 1865.)

EDWARD PAPE, *President.* - - - - - - - - - - - J. LINXWEILER, JR., *Secretary.*

Attorney for Michigan, LEWIS ATKINS, of Port Huron.

CAPITAL.

Capital stock paid ..... $100,000.

ASSETS.

Real estate		$5,872 48
Loans on bond and mortgage of real estate (first liens)		260,442 34
Interest due $280.00, and accrued $8,538.35 on said mortgage loans; total		8,818 35
Value of lands mortgaged	$341,350	
Buildings (insured for $137,300)	409,350	
Total value of mortgaged premises	$750,700	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States	$65,000 00	$79,800 00	
STOCKS:			
Merchants' National Bank	16,900 00	26,533 00	
Winter's National Bank	4,000 00	6,400 00	
Third National Bank	1,000 00	1,100 00	
Totals (carried out at market value)	$86,900 00	$113,333 00	113,333 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $17,650	6,666 66
Cash in company's principal office, $925.67; cash in bank, $9,758.44	10,684 11
Interest due and accrued on collateral loans	32 00
Gross premiums in due course of collection	9,238 41
Aggregate amount of all the available assets of the company	$415,087 35

LIABILITIES.

Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$15,551 13	
Re-insurance reserve *pro rata* on fire risks running more than one year	55,047 58	
Amount of reserve on all outstanding risks		$70,598 71
Commissions and brokerage and all other liabilities		3,927 34
Aggregate liabilities (except capital stock)		$74,526 05

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Surplus as regards policy-holders	$340,561 30
Capital stock	100,000 00
Surplus over capital	$240,561 30

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$77,209 10	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	11,776 24	
Net amount of cash actually received for premiums		$65,432 86
Interest received on bonds and mortgages		15,796 40
Interest and dividends received on bonds and stocks, and from all other sources		4,528 00
Income from all other sources, viz.: rents, $200; premium on bonds sold, $1,200		1,400 00
Bills and notes received during the year for premiums remaining unpaid (carried inside)	$9,535 21	
Aggregate cash income		$87,157 26

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses	$16,951 04
Cash dividends actually paid	20,000 00
Paid or allowed during the year for commissions and brokerage	9,305 37
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	12,130 00
Paid state, national, and local taxes, in this and other states	6,191 44
All other payments, viz.: miscellaneous expenses	9,756 31
Aggregate cash expenditures	$74,334 16

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$11,770,459	$134,927 66
Written during the year	6,789,679	77,344 85
Total	$18,560,138	$212,272 51
Deduct expirations	6,469,454	74,523 46
In force at the end of the year	$12,090,684	$137,749 05
Deduct amount re-insured	895,141	12,501 11
Net amount in force December 31, 1890	$11,195,543	$125,247 94

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,286,000
Total amount of *cash* dividends declared since the company commenced business	316,250
Total amount of the company's stock owned by the directors at par value	21,520
Total amount loaned to officers and directors	17,050
Losses paid from organization to date	295,390
Dividends declared payable in *stock* from organization	20,000
Losses incurred during the year, fire	16,951
Loaned to stockholders not officers	7,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$780,225 00
Premiums received	9,318 99
Losses paid	3,870 40
Total losses incurred during the year in the State of Michigan	3,870 40

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TRADERS' INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, NO. 160 LA SALLE ST., CHICAGO.

(Incorporated February, 1865; commenced business May, 1872.)

E. BUCKINGHAM, *President.* - - - - - - - - - - - - R. J. SMITH, *Secretary.*

Attorney for Michigan, SAMUEL H. ROW, of Lansing.

CAPITAL.

Capital stock paid	$500,000.

ASSETS.

Real estate		$1,500 00
Loans on bond and mortgage of real estate (first liens)		139,537 37
Interest accrued on said mortgage loans		2,379 79
Value of lands mortgaged	$198,560	
Buildings (insured for $129,250)	192,000	
Total value of mortgaged premises	$390,560	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States 4 per cent	$200,000 00	$243,000 00	
City of Portland, Oregon	50,000 00	57,500 00	
Evanston Water Loan	5,000 00	5,150 00	
Lincoln Park	3,000 00	3,000 00	
Chicago Auditorium Association	25,000 00	25,000 00	
Consolidated Brewing and Malting Co.	8,000 00	8,320 00	
Chicago Packing and Provision Co.	10,000 00	10,000 00	
STOCKS:			
National Bank of America	12,000 00	16,800 00	
Union National Bank	10,000 00	17,500 00	
Continental National Bank	32,500 00	47,125 00	
Chicago & N. W. R'y, com.	25,000 00	25,750 00	
Chicago & N. W. R'y, pref'd	25,000 00	34,125 00	
Chicago & Alton R. R.	10,000 00	12,500 00	
Chicago City Railway	100,000 00	260,000 00	
Chicago West Div. Railway	6,800 00	41,480 00	
North Chicago City R'y	5,000 00	26,250 00	
North Chicago Street R. R.	20,000 00	26,500 00	
National Railway	37,500 00	42,000 00	
Davenport & Rock Island R. R.	25,000 00	22,500 00	
Packers and Provision Dealers' Ins. Co.	100,000 00	95,000 00	
Central Music Hall	2,200 00	6,930 00	
Dearborn Club	25,000 00	25,000 00	
West Chicago Street R. R.	50,000 00	54,500 00	
American Exchange National Bank	10,000 00	14,000 00	
Totals (carried out at market value)	$797,500 00	$1,119,930 00	1,119,930 00

Cash in company's principal office, $1,071,21; cash in bank, $59,562.68	60,633 89
Interest due and accrued on stocks, not included in "market value"	9,928 75
Gross premiums in due course of collection	52,881 46
Due from other companies, for losses paid and premiums advanced	19,614 83
Aggregate amount of all the available assets of the company	$1,406,406 09

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LIABILITIES.

Amount of unpaid losses (of which $4,486.31 are resisted)		$48,989 77
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$237,835 52	
Re-insurance reserve *pro rata* on fire risks running more than one year	163,028 59	
Amount of reserve on all outstanding risks		400,864 11
Commissions and brokerage		9,284 18
All other items		29,767 84
Aggregate		$488,905 90
Deduct liability on special deposit		12,517 29
Net liabilities (except capital stock)		$476,388 61
Surplus as regards policy-holders	$880,017 48	
Capital stock	500,000 00	
Surplus over capital	$380,017 48	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$756,501 22	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	158,684 08	
Net amount of cash actually received for premiums		$597,817 14
Interest received on bonds and mortgages		9,910 91
Interest and dividends received on bonds and stocks, and from all other sources		49,913 69
Aggregate cash income		$657,641 74

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$382,839 98	
Deduct amount actually received for salvages, $2,177.12; re-insu'ce, $27,919.11	30,096 23	
Net amount paid on losses (of which $54,062.16 belonged to prior years)		$352,743 75
Cash dividends actually paid		50,000 00
Paid or allowed during the year for commissions and brokerage		115,013 80
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		47,446 38
Paid state, national, and local taxes, in this and other states		17,843 65
All other payments, viz.: rent and miscellaneous expenses		15,687 70
Aggregate cash expenditures		$598,735 28

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$46,676,672	$673,797 54
Written during the year	53,751,264	766,666 59
Total	$100,427,936	$1,440,464 13
Deduct expirations	43,465,321	607,303 26
In force at the end of the year	$56,962,615	$833,160 87
Deduct amount re-insured	4,265,758	65,318 77
Net amount in force December 31, 1890	$52,696,857	$767,842 10

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$7,798,359
Total amount of *cash* dividends declared since the company commenced business	922,500
Total amount of the company's stock owned by the directors at par value	109,800
Losses paid from organization to date	4,760,401
Losses incurred during the year, fire	367,380

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of policy-holders therein:

Name states and countries.	*Deposits.*	*Liabilities.*
Oregon	$50,000 00	$12,517 29

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,492,729 00
Premiums received	49,962 72
Losses paid	41,618 06
Total losses incurred during the year in the State of Michigan	36,901 06

UNION INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, No. 416 CALIFORNIA ST., SAN FRANCISCO.

(Incorporated, April 28, 1865; commenced business, June 30, 1865.)

NATHANIEL T. JAMES, *President.* - - - - - - - - JAMES D. BAILEY, *Secretary.*

Attorney for Michigan, WILLIAM MCBAIN, of East Saginaw.

CAPITAL.

Capital stock paid ..... $750,000.

ASSETS.

Real estate		$135,000 00
Loans on bond and mortgage of real estate (first liens)		170,350 00
Value of lands mortgaged	$386,500 00	
Buildings (insured for $101,800)	147,000 00	
Total value of mortgaged premises	$533,500 00	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
Oakland City, California	$19,000 00	$21,850 00	
San Jose City, California	30,750 00	31,519 00	
Montgomery Avenue, San Francisco	120,000 00	12,000 00	
Burlington, Cedar Rapids and Northern R. R.	23,000 00	22,099 00	
Chicago, Burlington & Quincy R. R.	25,000 00	30,250 00	
Chicago & Northwestern R. R.	35,000 00	47,892 00	
Chicago, St. Paul, Minneapolis and Omaha R. R.	25,000 00	28,813 00	
Chicago, Milwaukee & St. Paul R. R.	25,000 00	24,375 00	
Chicago, Rock Island & Pacific R. R.	20,000 00	24,450 00	
Chicago, Rock Island & Pacific R. R., extension	25,000 00	24,188 00	
Delaware, Lackawanna & Western R. R.	2,000 00	2,583 00	
Lake Shore & Michigan Southern R. R.	25,000 00	29,938 00	
Michigan Central R. R.	25,000 00	30,333 00	
Metropolitan Elevated R. R., New York City	15,000 00	16,763 00	
New York Central & Hudson River R. R.	35,000 00	43,925 00	
Southern Pacific R. R., of Arizona	5,000 00	5,150 00	
Market Street Cable R. R., San Francisco	40,000 00	50,000 00	
Powell Street Cable R. R., San Francisco	40,000 00	46,400 00	
Omnibus Cable R. R., San Francisco	55,000 00	64,488 00	
Spring Valley Water-works, San Francisco	35,000 00	42,000 00	
Contra Costa Water-works, Oakland, Cal.	55,000 00	56,100 00	
Oakland Gaslight, Oakland, Cal.	24,000 00	24,480 00	
Totals (carried out at market value)	$703,750 00	$679,596 00	$679,596 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $35,200	27,000 00
Cash in company's principal office, $3,509.47; cash in banks, $75,774.99	79,284 46
Interest due and accrued on stocks, not included in "market value"	14,703 58
Gross premiums in due course of collection	113,834 36
Bills receivable, *not matured*, taken for fire, marine or inland risks	28,856 47
Due from other companies for re-insurance on losses already paid	2,000 00
Aggregate amount of the available assets of the company	$1,250,624 87
Deduct special deposit in Oregon	50,000 00
Total admitted assets	$1,200,624 87

Items not admitted as available assets.

Marine salvage due	$1,721 28
All other sums due company	1,759 78
Total	$3,481 06

LIABILITIES.

Amount of unpaid losses (of which $7,800 are resisted)		$67,690 71
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$216,710 96	
Re-insurance reserve *pro rata* on fire risks running more than one year	93,115 66	
Re-insurance reserve at 100 per cent on all unexpired marine and inland navigation risks	55,615 78	
Amount of reserve on all outstanding risks		365,442 40
Unused balances of bills and notes taken in advance for premiums on marine and inland risks		2,441 25
Cash dividends declared, due or to become due		287 50
Commissions and brokerage		4,808 80
Re-insurance		31,505 67
Aggregate		$472,176 33
Deduct liability on special deposit		29,630 00
Net liabilities (except capital stock)		$442,546 33

Surplus as regards policy-holders	$758,078 54
Capital stock	750,000 00
Surplus over capital	$8,078 54

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INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$865,941 80	$171,065 43	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	213,484 26	73,283 78	
	$652,457 54	$97,781 65	
Net amount of cash actually received for premiums			$750,239 19
Interest received on bonds and mortgages			10,427 21
Interest and dividends received on bonds and stocks, and from all other sources			26,639 87
Income from all other sources, viz.: rents			8,760 00
Bills and notes received during the year for premiums remaining unpaid (carried inside)		$28,856 47	
Aggregate cash income			$796,066 27

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses	$444,628 93	$153,695 73	
Deduct amount actually received for salvages, $313.23; re-insurance, $145,602.17	57,329 55	88,585 85	
	$387,299 38	$65,109 88	
Net amount paid on losses (of which $53,953.77 belonged to prior years)			$452,409 26
Cash dividends actually paid			22,222 50
Paid or allowed during the year for commissions and brokerage			163,496 95
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			48,383 45
Paid state, national and local taxes, in this and other states			18,309 86
All other payments, viz.: miscellaneous expenses			67,653 70
Aggregate cash expenditures			$772,475 72

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$57,091,297	$776,934 46	$1,424,247	$85,370 12
Written during the year	62,937,745	846,338 15	12,634,157	163,978 78
Total	$120,029,042	$1,623,272 61	$14,058,404	$249,348 90
Deduct expirations	67,015,847	914,390 37	12,565,370	163,531 68
In force at the end of the year	$53,013,195	$708,882 24	$1,493,034	$85,817 22
Deduct amount re-insured	12,421,320	102,999 85	630,844	30,201 44
Net amount in force December 31, 1890	$40,591,875	$605,882 39	$862,190	$55,615 78

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$10,926,238
Total amount of *cash* dividends declared since the company commenced business	2,317,500
Total amount of the company's stock owned by the directors at par value	55,500
Losses paid from organization to date	6,232,042
Losses incurred during the year, fire, marine and inland	450,576
Loaned to stockholders not officers	18,000
Amount deposited in different states and countries for the security of *all* the company's policy-holders	25,000

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Oregon	$50,000	$29,630 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,207,837 00
Premiums received	21,054 10
Losses paid	19,966 24
Total losses incurred during the year in the State of Michigan	22,365 50

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UNION INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, PHILADELPHIA.

(Incorporated February 6, 1804; commenced business July 25, 1803.)

CHARLES S. HOLLINSHEAD, *President.* . . . . EDGAR R. DANNELS, *Secretary.*

Attorney for Michigan, FRANK O. DAVENPORT, of Detroit.

CAPITAL.

Capital stock paid.....$250,000.

ASSETS.

Real estate	$160,000 00
Loans on bond and mortgage of real estate (first liens)	9,900 00
Interest due on said mortgage loans	247 50

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
Chesapeake & Delaware Canal	$15,000 00	$11,100 00	
American Steamship Co.	6,000 00	6,300 00	
Susquehanna Coal Co.	10,000 00	11,425 00	
Baltimore & Ohio R. R., Petersburg Branch	25,000 00	29,000 00	
Steubenville & Indiana R. R.	15,000 00	15,900 00	
Philadelphia & Reading R. R.	25,000 00	29,750 00	
Pennsylvania Car Trust	10,000 00	10,000 00	
New York Car Trust	30,600 00	30,000 00	
Shamoken, Sunbury & Lewisburg R. R.	4,000 00	4,000 00	
Bethlehem Iron Co.	2,000 00	2,020 00	
Philadelphia & Reading R. R.	9,000 00	4,635 00	
Perkiomen R. R.	13,000 00	13,000 00	
STOCKS:			
Little Schuylkill R. R. Co.	5,000 00	6,700 00	
Pennsylvania R. R. Co.	20,000 00	20,000 00	
North Pennsylvania R. R. Co.	6,800 00	11,220 00	
Delaware R. R. Co.	1,200 00	1,488 00	
Philadelphia National Bank	6,800 00	16,116 00	
Farmers & Mechanics' National Bank	8,800 00	13,552 00	
Delaware Mutual Safety Insurance Co.	2,200 00	4,202 00	
Totals (carried out at market value)	$214,800 00	$240,408 00	240,408 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $32,322.50	26,626 67
Cash in company's principal office, $856; cash in bank, $25,324.06	26,180 06
Interest due and accrued on stocks, not included in "market value"	1,229 17
Interest due and accrued on collateral loans	47 23
Net premiums in due course of collection	59,104 55
Bills receivable, *not matured*	162 51
Rents due and accrued	458 32
Due from perpetual insurance on building	742 50
Aggregate amount of all the available assets of the company	$525,106 51

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LIABILITIES.

Amount of unpaid losses (of which $1,487.41 are resisted)		$31,757 68
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$95,163 96	
Re-insurance reserve *pro rata* on fire risks, running more than one year	90,211 64	
Amount of reserve on all outstanding risks		185,375 60
Reclaimable by insured on perpetual policies		39,107 46
Cash dividends declared, due or to become due		2,305 88
Fire re-insurance due, $1,034.91; taxes, $55.02		1,089 93
Aggregate liabilities (except capital stock)		$259,636 55
Surplus as regards policy-holders	$265,469 96	
Capital stock	250,000 00	
Surplus over capital	$15,469 96	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$331,472 87	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	66,026 62	
Net amount of cash actually received for premiums		$265,446 25
Interest received on bonds and mortgages		410 00
Interest and dividends received on bonds and stocks, and from all other sources		14,899 80
Income from all other sources, viz.: rents, $6,471.78; marine taxes, $55.02		6,526 80
Deposit premiums received for perpetual fire risks (carried inside)	$932 17	
Aggregate cash income		$287,282 85

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$208,730 02	$17,175 05	
Deduct amount actually received for salvages $6,019.24; re-insurance $15,465.10	20,090 13	1,394 21	
	$188,639 89	$15,780 84	
Net amount paid on losses (of which $63,915.31 belonged to prior years)			$204,420 73
Cash dividends actually paid			108 94
Paid or allowed during the year for commissions and brokerage			60,011 92
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			24,226 21
Paid state, national, and local taxes, in this and other states			8,221 98
All other payments, viz.: miscellaneous expenses			31,771 72
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)		$793 50	
Aggregate cash expenditures			$328,761 50

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$32,364,814	$394,633 25
Written during the year	30,500,949	363,792 44
Total	$62,865,763	$758,425 69
Deduct expirations	29,179,975	359,959 22
In force at the end of the year	$33,685,788	$398,466 47
Deduct amount re-insured	2,355,306	29,673 20
Net amount in force December 31, 1890	$31,330,482	$368,793 27

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$21,769,046
Total amount of *cash* dividends declared since the company commenced business	1,876,221
Total amount of company's stock owned by the directors at par value	27,622
Total amount loaned to officers and directors	6,600
Losses paid from organization to date	15,860,810
Dividends declared payable in *stock* from organization	15,000
Losses incurred during the year, fire	180,677
Loaned to stockholders not officers	10,027

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$372,937 00
Premiums received	13,751 29
Losses paid	7,798 95
Total losses incurred during the year in the State of Michigan	8,465 87

UNION FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 426 MAIN ST., BUFFALO.

(Incorporated June 16, 1874; commenced business June 16, 1874.)

GEORGE SANDROCK, *President.* . . . . . ALEXANDER MARTIN, *Secretary.*

Attorney for Michigan, KARL SCHMEMANN, of Detroit.

CAPITAL.

Capital stock paid ..... $100,000.

ASSETS.

Real estate		$12,500 00
Loans on bond and mortgage of real estate (first liens)		133,565 50
Interest due, $616.80; and accrued $813.55, on said mortgage loans; total		1,430 35
Value of lands mortgaged	$256,217	
Buildings (insured for $17,500)	171,150	
Total value of mortgaged premises	$427,367	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States	$5,000 00	$5,000 00	
Buffalo City	1,000 00	1,000 00	
Buffalo East Side St. Railway	6,000 00	6,000 00	
Totals (carried out at market value)	$12,000 00	$12,000 00	13,000 00

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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $6,000		$2,400 00
Cash in company's principal office, $2,661.63; cash in bank, $6,523.84		9,185 47
Interest due and accrued on stocks, not included in "market value"		35 00
Interest due and accrued on collateral loans		47 00
Net premiums in due course of collection		5,015 09
Bills receivable, *not matured*, taken for fire risks		133 24
Buffalo city warrants		5,014 45
Aggregate amount of all the available assets of the company		$182,326 10

LIABILITIES.

Amount of unpaid losses		$800 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$25,078 20	
Re-insurance reserve *pro rata* on fire risks running more than one year	11,088 82	
Amount of reserve on all outstanding risks		36,167 02
Aggregate liabilities (except capital stock)		$36,967 02
Surplus as regards policy-holders	$145,359 08	
Capital stock	100,000 00	
Surplus over capital	$45,359 08	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$36,776 14	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	4,485 00	
Net amount of cash actually received for premiums		$32,291 14
Interest received on bonds and mortgages		7,515 06
Interest and dividends received on bonds and stocks, and from all other sources		2,410 50
Income from all other sources, viz.: rents		445 86
Bills and notes received during the year for premiums remaining unpaid (carried inside)	$133 24	
Aggregate cash income		$42,662 56

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$11,928 94	
Deduct amount actually received for re-insurance	1,946 96	
Net amount paid on losses (of which $3,350 belonged to prior years)		$9,981 98
Cash dividends actually paid		6,000 00
Paid or allowed during the year for commissions and brokerage		3,649 87
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		6,221 50
Paid state, national, and local taxes, in this and other states		1,904 60
All other payments, viz.: miscellaneous expenses		1,954 49
Aggregate cash expenditures		$29,712 44

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$4,456,654	$66,491 83
Written during the year	4,033,977	40,023 67
Total	$8,490,631	$106,515 50
Deduct expirations	3,917,798	35,434 49
In force at the end of the year	$4,572,833	$71,081 01
Deduct amount re-insured	286,813	2,720 78
Net amount in force December 31, 1890	$4,286,020	$68,360 23

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$479,095
Total amount of *cash* dividends declared since the company commenced business	114,000
Total amount of the company's stock owned by the directors at par value	56,700
Total amount loaned to officers and directors	1,000
Losses paid from organization to date	209,538
Losses incurred during the year, fire	7,432
Loaned to stockholders not officers	2,060

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$288,592 00
Premiums received	3,092 74
Losses paid	706 78
Total losses incurred during the year in the State of Michigan	706 78

UNITED FIREMEN'S INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, No. 419 WALNUT ST., PHILADELPHIA.

(Incorporated April 2, 1860; commenced business April 1, 1860.)

JOSEPH L. CAVEN, *President*. . . . . ROBERT B. BEATH, *Secretary*.

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Capital stock paid.....$300,000.

ASSETS.

Real estate	$104,650 00
Loans on bond and mortgage of real estate (first liens)	653,731 50
Interest due, $4,727.12; and accrued, $9,172.57 on said mortgage loans; total	13,899 69

Total value of mortgaged premises (buildings insured for $442,330)..... $1,361,000

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
BONDS:			
Philadelphia City	$40,000 00	$41,600 00	
City of Woonsocket, Dakota	6,000 00	6,300 00	
Northern Central Railroad Co.	10,000 00	11,500 00	
Chicago & Western Indiana Railroad Co.	10,000 00	11,200 00	
Toledo Belt Line Railway Co.	10,000 00	10,000 00	
Zanesville, & Ohio River Railroad Co.	10,000 00	7,500 00	
Jacksonville, Tampa & Key West Railroad Co.	10,000 00	10,000 00	
Chattanooga Union Railroad Co.	15,000 00	15,375 00	
Oregon Pacific Railroad Co.	10,000 00	5,000 00	
McKeesport & Belle Vernon Railroad Co.	10,000 00	11,500 00	
Atlantic City Railroad Co.	20,000 00	20,800 00	
Lehigh Valley Railway Co.	10,000 00	10,100 00	
Pennsylvania Equipment Trust	10,000 00	9,400 00	
Mortgage Trust Co. of Pennsylvania, Debenture	10,000 00	10,000 00	
Real Estate Title Insurance and Trust Co. Debenture	20,000 00	20,000 00	
STOCKS:			
Continental Passenger Railway Co. stock	20,000 00	23,400 00	
Union " " "	7,500 00	24,750 00	
Totals (carried out at market value)	$228,500 00	$248,425 00	$248,425 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $149,015	98,025 00
Cash in company's principal office, $2,094.63; cash in bank, $17,246.41	19,341 04
Interest due and accrued on stocks, not included in "market value"	1,680 00
Interest due and accrued on collateral loans	1,169 56
Gross premiums in due course of collection	20,240 54
Rents due and accrued	546 00
Due for perpetual policies	5,883 00
Aggregate amount of all the available assets of the company	$1,167,591 33

LIABILITIES.

Amount of unpaid losses (of which $2,525 are resisted)		$22,200 88
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$97,549 95	
Re-insurance reserve *pro rata* on fire risks running more than one year	69,482 58	
Amount of reserve on all outstanding risks		167,032 53
Reclaimable by insured on perpetual policies		611,534 96
Due and accrued for salaries, rent, advertising, or agency expenses		2,263 25
Commissions and brokerage		4,646 73
State, city, county and other taxes		3,764 00
Aggregate liabilities (except capital stock)		$811,442 35
Surplus as regards policy-holders	$356,148 98	
Capital stock	300,000 00	
Surplus over capital	$56,148 98	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$277,541 71	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	36,457 91	
Net amount of cash actually received for premiums		$241,083 80
Interest received on bonds and mortgages and ground rents		32,782 71
Interest and dividends received on bonds and stocks, and from all other sources		14,972 90
Deposit premiums received for perpetual fire risks (carried inside)	$55,583 00	
Aggregate cash income		$288,839 41

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EXPENDITURES DURING THE YEAR.

Net amount paid on losses (of which $20,159.13 belonged to prior years)		$116,585 35
Cash dividends actually paid		21,000 00
Paid or allowed during the year for commissions and brokerage		51,117 16
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		19,227 51
Paid state, national, and local taxes, in this and other states		7,371 44
All other payments, viz.: miscellaneous expenses		18,887 79
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)	$13,832.82	
Aggregate cash expenditures		$234,183 25

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Perpetual Risks.*	*Premiums Thereon.*
In force December 31, 1889	$27,542,475	$294,648 18	$24,278,112	$565,055 46
Written during the year	28,812,023	279,455 92	2,763,650	61,759 00
Total	$56,354,498	$574,104 10	$27,041,762	$626,814 46
Deduct expirations	25,231,664	246,592 91	593,460	15,029 50
In force at the end of the year	$31,122,834	$327,511 19	$26,448,302	$611,784 96
Deduct amount re-insured	1,142,321	10,883 39	10,000	250 00
Net amount in force December 31, 1890	$29,980,513	$316,627 80	$26,438,302	$611,534 96

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,191,977
Total amount of *cash* dividends declared since the company commenced business	275,506
Total amount of the company's stock owned by the directors at par value	59,250
Total amount loaned to officers and directors	20,000
Losses paid from organization to date	1,348,707
Losses incurred during the year, fire	115,455
Loaned to stockholders not officers	11,500

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$464,670 00
Premiums received	5,751 78
Losses paid	2,701 07
Total losses incurred during the year in the State of Michigan	2,701 07

UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 170 & 172 BROADWAY, NEW YORK CITY.

(Incorporated April 1, 1824; commenced business April 9, 1824.)

W. W. UNDERHILL, *President.* - - - - - - - - W. H. GRIFFEN, *Secretary.*

Attorney for Michigan, JAMES A. JONES, of Detroit.

CAPITAL.

Capital stock paid ..... $250,000.

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ASSETS.

Loans on bond and mortgage on real estate		$470,000 00
Interest accrued on said mortgage loans		2,004 58
Value of lands mortgaged	$316,300	
Buildings (insured for $481,450)	632,700	
Total value of mortgaged premises	$949,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
United States bonds	$5,000 00	$6,000 00	
Rensselaer & Saratoga R. R. stock	15,000 00	26,250 00	
New York Central R. R. stock	120,000 00	120,000 00	
Totals (carried out at market value)	$140,000 00	$152,250 00	152,250 00

Cash in company's principal office, $6,009.96; cash in bank, $59.52	6,069 48
Interest due and accrued on stocks, not included in "market value"	600 00
Gross premiums in due course of collection	20,085 74
Aggregate amount of all the available assets of the company	$651,009 80

LIABILITIES.

Amount of unpaid losses (of which $1,900 are resisted)		$11,426,20
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$56,851 93	
Re-insurance reserve *pro rata* on fire risks running more than one year	63,396 39	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	24,455 16	
Amount of reserve on all outstanding risks		144,683 48
Cash dividends declared, due or to become due		12 50
Due and accrued for salaries, rent, advertising, or agency expenses		1,361 33
Commissions and brokerage		4,160 92
Return premiums		1,413 99
Aggregate liabilities (except capital stock)		$163,058 42
Surplus as regards policy-holders	$487,951 38	
Capital stock	250,000 00	
Surplus over capital	$237,951 38	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$197,104 10	$27,412 89	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	28,702 46	3,037 63	
	$168,401 64	$24,375 26	
Net amount of cash actually received for premiums			$192,776 90
Interest received on bonds and mortgages			31,050 96
Interest and dividends received on bonds and stocks, and from all other sources			1,088 15
Income from all other sources, viz.: rents, $393.75; other sources, $10			403 75
Aggregate cash income			$225,319 76

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses	$90,513 81	$14,443 56	
Deduct amount actually received for salvages, $2,582.64; re-insurance, $2,043.70	4,378 43	252 91	
	$86,140 38	$14,190 65	
Net amount paid on losses (of which $15,542.72 belonged to prior years)			$100,331 03
Cash dividends actually paid			27,673 50
Paid or allowed during the year for commissions and brokerage			48,096 64
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			17,953 30
Paid state, national, and local taxes, in this and other states			727 84
All other payments, viz.: rent, $6,000; miscellaneous, $15,268.67			21,268 67
Aggregate cash expenditures			$216,050 98

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$25,447,984	$217,334 27	$725,147	$24,650 64
Written during the year	22,059,324	192,002 85	1,450,943	27,859 41
Total	$47,507,308	$409,337 12	$2,176,090	$52,510 05
Deduct expirations	20,299,772	169,131 47	1,360,633	28,054 88
In force at the end of the year	$27,207,536	$240,205 65	$815,457	$24,455 17
Deduct amount re-insured	912,933	8,591 71		
Net amount in force December 31, 1890	$26,294,603	$231,613 94	$815,457	$24,455 17

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$4,175,075
Total amount of *cash* dividends declared since the company commenced business	1,726,591
Total amount of the company's stock owned by the directors at par value	50,800
Losses paid from organization to date	2,153,737
Losses incurred during the year, fire, marine and inland	104,564

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$534,125 00
Premiums received	4,898 90
Losses paid	413 56
Total losses incurred during the year in the State of Michigan	413 56

WESTERN INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, No. 411 WOOD ST., PITTSBURGH.

(Incorporated March 20, 1849; commenced business May 1, 1849.)

ALEXANDER NIMICK, *President*. - - - - - - WILLIAM P. HERBERT, *Secretary*.

Attorney for Michigan, AMOS C. BLODGET, of Detroit.

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CAPITAL.

Capital stock paid ..... $300,000.

ASSETS.

Real estate		$50,000 00
Loans on bond and mortgage of real estate (first liens)		176,947 50
Interest accrued on said mortgage loans		2,357 50
Value of lands mortgaged	$176,600 00	
Buildings (insured for $151,100)	328,100 00	
Total value of mortgaged premises	$504,700 00	

Stocks and Bonds Owned Absolutely by the Company.

Bonds:	Par Value.	Market Value.	
United States	$30,000 00	$36,300 00	
Allegheny county	30,000 00	30,000 00	
Pittsburgh Junction R. R. Co.	18,000 00	21,240 00	
Pittsburgh & Western R. R. Co.	10,000 00	7,800 00	
Lawrence R. R. Co.	1,000 00	1,100 00	
Monongahela Incline Plane Co.	4,000 00	4,160 00	
Pittsburgh & Allegheny Bridge Co.	15,000 00	15,525 00	
Central Traction Co.	15,000 00	15,825 00	
Wilkinsburg Boro Allegheny Co.	30,000 00	30,750 00	
Braddock Township School	12,000 00	12,255 00	
Bellevue Boro School	1,000 00	1,010 00	
Pittsburgh School	500 00	500 00	
German Evangelical Protestant Church	8,000 00	8,440 00	
Pittsburgh & Western R. R. Co. stock	5,000 00	1,600 00	
Totals (carried out at market value)	$179,500 00	$186,505 00	186,505 00

Cash in company's principal office, $444.53; cash in bank, $21,866.30	22,310 83
Interest due and accrued on stocks not included in "market value"	438 75
Gross premiums in due course of collection	17,345 93
Rents due and accrued	212 50
Aggregate amount of all the available assets of the company	$456,118 01

LIABILITIES.

Amount of unpaid losses (of which $889 are resisted)		$29,120 33
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$62,857 75	
Re-insurance reserve *pro rata* on fire risks running more than one year	34,676 70	
Amount of reserve on all outstanding risks		97,534 45
Due and accrued for salaries, rent, advertising, or agency expenses		150 00
Commissions and brokerage		3,681 46
Taxes		1,050 00
Aggregate liabilities (except capital stock)		$131,536 24
Surplus as regards policy-holders	$324,581 77	
Capital stock	300,000 00	
Surplus over capital	$24,581 77	

INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums	$175,026 71	$681 93
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	21,235 86	4 46
	$153,790 85	$677 47

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Net amount of cash actually received for premiums	$154,468 32
Interest received on bonds and mortgages	10,739 55
Interest and dividends received on bonds and stocks, and from all other sources	7,638 39
Income from all other sources, viz.: rents	775 00
Aggregate cash income	$173,621 26

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*
Gross amount actually paid for losses	$90,958 29	$501 70
Deduct amount actually received for salvages, $1,114.26; re-insurance, $655.89	1,418 87	351 28
	$89,539 42	$150 42

Net amount paid on losses (of which $14,388.91 belonged to prior years)	$89,689 84
Cash dividends actually paid	18,000 00
Paid or allowed during the year for commissions and brokerage	25,537 65
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	8,991 65
Paid state, national, and local taxes, in this and other states	4,626 37
All other payments, viz.: miscellaneous expenses	6,292 36
Aggregate cash expenditures	$153,137 87

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$15,515,403	$179,556 44		
Written during the year	15,645,472	178,584 82	$92,595	$681 93
Total	$31,160,875	$358,141 26	$92,595	$681 93
Deduct expirations	14,431,235	166,116 88	92,595	681 93
In force at the end of the year	$16,729,640	$192,024 38		
Deduct amount re-insured	393,839	3,825 59		
Net amount in force December 31, 1890	$16,335,801	$188,198 79		

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$3,193,850
Total amount of *cash* dividends declared since the company commenced business	881,500
Total amount of the company's stock owned by the directors at par value	70,800
Losses paid from organization to date	1,712,721
Dividends declared payable in *stock* from organization	168,750
Losses incurred during the year, fire, marine and inland	104,681

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$485,256 00
Premiums received	5,600 71
Losses paid	1,346 61
Total losses incurred during the year in the State of Michigan	4,744 84

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WESTCHESTER FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 66 WALL ST., NEW YORK CITY.

(Incorporated as a mutual, March 14 1837; commenced business as a joint stock, January 1, 1870.)

GEORGE R. CRAWFORD, *President.* - - - - - - JOHN Q. UNDERHILL, *Secretary.*

Attorney for Michigan, JOSEPH W. BAILEY, of Lansing.

CAPITAL.

Capital stock paid ..... $300,000.

ASSETS.

Real estate			$202,000 00
Loans on bond and mortgage of real estate (first liens), of which $11,000 is in process of foreclosure			423,050 00
Interest due, $3,742.50 and accrued, $2,339.38 on said mortgage loans; total			6,081 88
Value of lands mortgaged		$434,800	
(Buildings insured for $412,228)		457,850	
Total value of mortgaged premises		$892,650	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
New York City	$100,000 00	$102,000 00	
United States registered	75,000 00	90,000 00	
Richmond City, Va.	15,000 00	15,500 00	
Oregon Short Line R. R.	20,000 00	20,400 00	
Central Pacific R. R.	25,000 00	25,500 00	
Richmond & Danville R. R.	20,000 00	22,800 00	
St. Joseph & Grand Island R. R.	20,000 00	20,000 00	
Housatonic R. R.	20,000 00	21,000 00	
Chicago, Burlington & Quincy R. R.	20,000 00	17,000 00	
STOCKS:			
Albany & Susquehanna R. R.	40,000 00	63,000 00	
Rensselaer & Saratoga R. R.	50,000 00	88,000 00	
New York, Lackawanna & Western R. R.	80,000 00	90,000 00	
New York & Harlem R. R.	60,000 00	156,000 00	
Totals (carried out at market value)	$545,000 00	$731,200 00	731,200 00
Cash in banks			169,872 92
Net premiums in due course of collection			104,733 89
Bills receivable, *not matured*, taken for fire, marine or inland risks			3,149 95
Aggregate amount of the available assets of the company			$1,640,088 64
Deduct special deposits in other states			40,000 00
Total admitted assets			$1,600,088 64

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LIABILITIES.

Amount of unpaid losses (of which $4,000 are resisted)		$70,725 54
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$340,612 25	
Re-insurance reserve *pro rata* on fire risks running more than one year	447,022 20	
Re-insurance reserve at 100 per cent on all unexpired marine risks	826 37	
Amount of reserve on all outstanding risks		788,460 82
Commissions and brokerage		20,240 19
Aggregate		$879,426 55
Deduct liabilities on special deposits		27,471 55
Net liabilities (except capital stock)		$851,955 00
Surplus as regards policy-holders	$748,133 64	
Capital stock	300,000 00	
Surplus over capital	$448,133 64	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$1,085,660 36	$2,978 76	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	129,258 17	.....	
	$956,402 19	$2,978 76	
Net amount of cash actually received for premiums			$959,380 95
Interest received on bonds and mortgages			22,779 78
Interest and dividends received on bonds and stocks, and from all other sources			31,675 50
Bills and notes received during the year for premiums remaining unpaid (carried inside)		$3,149.95	
Aggregate cash income			$1,013,836 23

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$495,325 23	$1,116 88	
Deduct amount actually received for salvages, $2,740.19; re-insurance, $33,712.92	36,453 11	.....	
	$458,872 12	$1,116 88	
Net amount paid on losses (of which $71,722.33 belonged to prior years)			$459,989 00
Cash dividends actually paid			30,000 00
Paid or allowed during the year for commissions and brokerage			213,493 82
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			40,609 64
Paid state, national and local taxes, in this and other states			25,953 44
All other payments, viz.: miscellaneous expenses			126,601 63
Aggregate cash expenditures			$896,647 53

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$150,029,421	$1,443,082 35	$74,150	$2,139 50
Written during the year	109,872,474	1,096,043 10	304,050	2,947 21
Total	$259,901,895	$2,539,125 45	$378,200	$5,086 71
Deduct expirations	96,683,216	962,766 27	318,150	3,433 96
In force at the end of the year	$163,218,679	$1,576,359 18	$60,050	$1,652 75
Deduct amount re-insured	4,486,819	43,860 10	----------	----------
Net amount in force December 31, 1890	$158,731,860	$1,532,499 08	$60,050	$1,652 75

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$14,808,714
Total amount of *cash* dividends declared since the company commenced business	558,000
Total amount of the company's stock owned by the directors at par value	95,000
Losses paid from organization to date	8,144,143
Dividends declared payable in *stock* from organization	100,000
Losses incurred during the year, fire, marine and inland	458,992
Loaned to stockholders not officers	12,000

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Georgia	$25,000 00	$18,443 80
Virginia	15,000 00	9,027 75
Totals	$40,000 00	$27,471 55

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$3,823,207 03
Premiums received	52,110 47
Losses paid	33,475 02
Total losses incurred during the year in the State of Michigan	35,392 97

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 15 BROADWAY, BROOKLYN.

(Incorporated March, 1853; commenced business March, 1853.)

MARSHALL S. DRIGGS, *President.* . . . . . FREDERICK H. WAY, *Secretary*

Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Capital stock paid ..... $250,000.

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ASSETS.

Real estate		$634,843 90
Loans on bond and mortgage of real estate (first liens)		319,600 00
Interest accrued on said mortgage loans		1,234 91
Value of lands mortgaged	$273,750	
Buildings (insured for $259,200)	294,550	
Total value of mortgaged premises	$568,300	

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	Market Value.	
Bonds:			
United States	$5,000 00	$5,850 00	
Richmond, Va.	12,500 00	12,500 00	
Forty-second St. & Grand St. Ferry R. R.	24,000 00	25,200 00	
Georgia	25,000 00	29,500 00	
Calvary Cemetery, Greenpoint & Brooklyn R. R.	20,000 00	22,000 00	
Stocks:			
Long Island Bank of Brooklyn	10,000 00	15,000 00	
First National Bank of Brooklyn	5,000 00	25,000 00	
People's Gas Light Co., Brooklyn	13,000 00	11,700 00	
Metropolitan Gas Light Co., Brooklyn	5,000 00	5,000 00	
Dry Dock, East Broadway & Battery R. R. Co., N. Y.	20,000 00	28,000 00	
Central Park, North & East River R. R. Co.	30,000 00	36,000 00	
American Loan & Trust Co.	15,000 00	15,000 00	
Kings County Trust Co.	6,500 00	11,375 00	
Brooklyn City R. R. Co.	26,620 00	42,592 00	
Washington Trust Co.	3,300 00	6,105 00	
Forty-second St. & Grand St. Ferry R. R. Co.	24,000 00	57,600 00	
New York & New Jersey Telephone Co.	10,000 00	10,300 00	
Dry Dock, East Broadway & Battery R. R. Co., N. Y., scrip.	20,000 00	20,200 00	
Totals (carried out at market value)	$274,920 00	$378,922 00	378,922 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $8,340	6,350 00
Cash in company's principal office, $2,892.60; cash in bank $31,511.39	34,403 99
Interest due and accrued on stocks, not included in "market value"	3,414 90
Interest due and accrued on collateral loans	106 80
Gross premiums in due course of collection	63,480 43
Rents due and accrued	8,455 57
Due from other companies for re-insurance on losses already paid	42 25
Aggregate amount of the available assets of the company	$1,450,854 75
Deduct special deposits in other states	37,500 00
Total admitted assets	$1,413,354 75

LIABILITIES.

Amount of unpaid losses (of which $6,514.38 are resisted)		$52,515 46
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$178,305 07	
Re-insurance reserve *pro rata* on fire risks running more than one year	273,089 67	
Amount of reserve on all outstanding risks		451,394 74
Cash dividends declared, due or to become due		80 00
Commissions and brokerage		11,156 38
Due other companies for re-insurance, $2,895.04; taxes, $2,351,59		5,246 63
Aggregate		$520,393 21
Deduct liabilities on special deposits		23,899 89
Net liabilities (except capital stock)		$496,493 32
Surplus as regards policy-holders	$916,861 43	
Capital stock	250,000 00	
Surplus over capital	$666,861 43	

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INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$632,031 36	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	97,301 99	
Net amount of cash actually received for premiums		$534,729 37
Interest received on bonds and mortgages		16,364 09
Interest and dividends received on bonds and stocks, and from all other sources		18,831 19
Income from all other sources, viz.: rents		24,940 18
Aggregate cash income		$594,864 83

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$299,933 39	
Deduct amount actually received for salvages, $3,853.60; re-insurance, $33,482.30	37,335 90	
Net amount paid on losses (of which $30,742.84 belonged to prior years)		$262,597 49
Cash dividends actually paid		49,950 00
Paid or allowed during the year for commissions and brokerage		133,462 47
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		59,735 36
Paid state, national, and local taxes, in this and other states		6,835 74
All other payments, viz.: miscellaneous expenses		37,897 05
Aggregate cash expenditures		$550,478 11

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$112,596,389	$914,257 57
Written during the year	84,402,933	639,703 23
Total	$196,999,322	$1,553,960 80
Deduct expirations	76,382,937	611,850 97
In force at the end of the year	$120,616,385	$942,109 83
Deduct amount re-insured	6,090,221	63,769 21
Net amount in force December 31, 1890	$114,526,164	$878,340 62

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$12,061,690
Total amount of *cash* dividends declared since the company commenced business	1,202,500
Total amount of the company's stock owned by the directors at par value	81,650
Total amount loaned to officers and directors	5,000
Losses paid from organization to date	6,143,220
Losses incurred during the year, fire	276,951
Loaned to stockholders not officers	1,000

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Georgia	$25,000 00	$20,093 60
Virginia	12,500 00	3,806 29
Totals	$37,500 00	$23,899 89

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,668,010 00
Premiums received	16,352 13
Losses paid	9,946 22
Total losses incurred during the year in the State of Michigan	9,946 22

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FOREIGN FIRE, FIRE MARINE, AND MARINE.

INSURANCE COMPANIES.

ABSTRACTS.

COMPILED FROM THE ANNUAL STATEMENTS OF THE UNITED STATES BRANCHES.

—OF—

FOREIGN INSURANCE COMPANIES.

AUTHORIZED TO DO BUSINESS IN MICHIGAN.

SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1890.

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UNITED STATES BRANCH

BRITISH AMERICA ASSURANCE COMPANY.

CANADA.

HOME OFFICE, NOS. 20 & 22 FRONT ST., TORONTO.

(Incorporated 1833; commenced business 1833.)

JOHN MORISON, *Governor.* - - - - - - - - W. H. BANKS, *Assistant Secretary.*

Attorney for Michigan, LUCIAN H. FOX, of Detroit.

CAPITAL.

Deposit Capital in New York required by the laws of Michigan, $200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
United States bonds	$305,000 00	$376,100 00	
Ohio State bonds	100,000 00	101,000 00	
Georgia State bonds	25,000 00	26,250 00	
Chicago & North-West Railway stock	10,000 00	10,500 00	
" " " bonds	20,000 00	21,200 00	
Burlington, Cedar Rapids & Northern Railway bonds	10,000 00	9,600 00	
Chicago, Burlington & Quincy Railway bonds	33,000 00	32,670 00	
New York & West Shore Railway, 1st mortgage bonds	50,000 00	50,000 00	
City of Toronto debentures	50,125 00	51,127 45	
City of Richmond, Va., bonds	25,000 00	25,000 00	
Totals (carried out at market value)	$628,125 00	$703,447 45	$703,447 45
Cash in bank			51,011 03
Interest due and accrued on stocks, not included in "market value"			7,212 50
Gross premiums in due course of collection			92,546 63
Aggregate amount of the available assets of the company			$854,217 61
Deduct special deposit in other states			152,250 00
Total admitted assets			$701,967 61

LIABILITIES.

Amount of unpaid losses (of which $3,600 are resisted)		$40,953 17
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$213,535 06	
Re-insurance reserve *pro rata* on fire risks running more than one year	157,541 05	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	23,750 79	

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Amount of reserve on all outstanding risks	$394,826 90
Commissions and brokerage	18,026 52
Return premiums	10,053 04
Aggregate	$463,859 63
Deduct liabilities on special deposits	41,465 00
Net liabilities (except deposit capital)	$422,394 63

Surplus as regards policy-holders	$279,572 98	
Deposit capital	200,000 00	
Surplus over deposit capital	$79,572 98	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$621,176 49	$59,870 01	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	86,180 31	9,184 94	
	$534,996 18	$50,685 07	
Net amount of cash actually received for premiums			$585,681 25
Interest received on bonds and mortgages			26,438 84
Income from all other sources, viz.: received from company's trustees in New York			6,011 99
Aggregate cash income			$618,132 08

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and nd Risks.*	
Gross amount actually paid for losses	$353,162 51	$36,374 62	
Deduct amount actually received for salvages, $12,074.68; re-insurance, $14,264.81	19,023 85	7,315 64	
	$334,138 66	$29,058 98	
Net amount paid on losses (of which $40,794.57 belonged to prior years)			$363,197 64
Paid or allowed during the year for commissions and brokerage			121,464 05
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			14,925 02
Paid state, national, and local taxes, in this and other states			15,032 35
All other payments, viz.: miscellaneous expenses			25,863 17
Aggregate cash expenditures			$540,482 23

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$60,832,570	$769,576 04	$1,280,220	$33,625 07
Written during the year	50,033,947	621,164 23	7,046,797	60,835 45
Total	$110,866,517	$1,390,740 27	$8,327,017	$94,460 52
Deduct expirations	50,303,525	637,836 83	7,283,365	70,709 73
In force at the end of the year	$60,562,992	$752,903 44	$1,043,652	$23,750 79
Deduct amount re-insured	1,132,332	17,554 83	.....	.....
Net amount in force December 31, 1890	$59,430,660	$735,348 61	$1,043,652	$23,750 79

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GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$8,781,365
Total amount of *cash* dividends declared since the company commenced business	1,065,618
Total amount of the company's stock owned by the directors at par value	58,400
Losses paid by U. S. Branch to date	5,515,370
Losses incurred during the year, fire, marine and inland	365,358
Amount deposited in different states and countries for the security of *all* the company's policy-holders	551,197

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Georgia	$26,250 00	$7,774 36
Ohio	101,000 00	26,925 98
Virginia	25,000 00	6,764 66
Totals	$152,250 00	$41,465 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,729,810 00
Premiums received	32,857 08
Losses paid	29,843 97
Total losses incurred during the year in the State of Michigan	29,127 51

UNITED STATES BRANCH.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, COTTON EXCHANGE BUILDING, NEW YORK CITY.

(Incorporated February, 1863; commenced business February, 1863.)

L. ALLYN WIGHT, *Attorney and Manager.* - - - - - - SAMUEL P. WEIR, *Secretary.*

Attorney for Michigan, WILLIAM H. WELLS, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan....$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	$50,000 00

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
BONDS:			
United States	$225,000 00	$272,250 00	
City of Brooklyn Local Improvement	42,000 00	42,000 00	
Boston & Lowell Railroad	100,000 00		
Fitchburg Railroad	30,000 00		
Boston, Clinton, Fitchburg & New Bedford R. R.	2,000 00		
Providence and Worcester R. R.	50,000 00		
Old Colony R. R.	27,000 00	320,768 71	
Eastern R. R.	15,840 00		
Troy & Greenfield R. R. and Hoosac Tunnel Loan	48,665 00		
Eastern R. R.	5,000 00		
Fitchburg R. R.	22,000 00		
Allegheny Valley R. R.	100,000 00	108,000 00	
Pennsylvania R. R.	39,000 00	40,950 00	
Chicago, Milwaukee & St. Paul R. R.	75,000 00	78,375 00	
STOCKS:			
City of New York Additional Water	58,000 00	59,160 00	
Totals (carried out at market value)	$839,505 00	$921,503 71	$921,503 71

Cash in company's principal office and bank	16,258 41
Net premiums in due course of collection	149,416 20
Bills receivable, *not matured*, taken for marine or inland risks	30,650 98
Due from other companies for re-insurance on losses already paid	14,895 26
Aggregate amount of the available assets of the company	$1,182,724 56
Deduct special deposits in other states	175,000 00
Total admitted assets	$1,007,724 56

LIABILITIES.

Amount of unpaid losses (of which $8,855.77 are resisted)		$73,622 77
Amount of reserve on all outstanding risks		121,758 63
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement		4,872 69
Commissions and brokerage		16,344 69
Return premiums, $125.50; re-insurance premiums. $57,557.30		57,682 80
Taxes, $2,170.51; other expenses, $488.23		2,658 74
Aggregate		$276,940 32
Deduct liabilities on special deposits		3,249 28
Net liabilities (except deposit capital)		$273,691 04
Surplus as regards policy-holders	$734,033 52	
Deposit capital	200,000 00	
Surplus over deposit capital	$534,033 52	

INCOME DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$1,436,109 53	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	577,703 00	
Net amount of cash actually received for premiums		$858,406 53
Interest and dividends received on bonds and stocks, and from all other sources		50,343 97
Remittances from home office (carried inside)	$263,823 46	
Aggregate cash income		$908,750 50

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EXPENDITURES DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount actually paid for losses	$885,293 70	
Deduct amount actually received for salvages, $50,684.15; re-insurance, $399,855.23	450,539 38	
Net amount paid on losses		$434,754 32
Paid or allowed during the year for commissions and brokerage		119,225 66
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		53,146 67
Paid state, national, and local taxes, in this and other states		22,979 26
Amount remitted to home office (crrried inside)	$555,585 60	
Aggregate cash expenditures		$630,105 91

MISCELLANEOUS.

Risks and Premiums.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$16,909,545	$165,788 32
Written during the year	252,111,886	1,463,457 06
Total	$269,021,431	$1,629,245 38
Deduct expirations	255,096,101	1,486,819 97
In force at the end of the year	$13,925,330	$142,425 41
Deduct amount re-insured	5,093,988	53,953 20
Net amount in force December 31, 1890	$8,831,342	$88,472 21

GENERAL INTERROGATORIES.

Amount deposited in different states and countries for the security of *all* the company's policy-holders $500,505

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name, States and Countries.	Deposits.	Liabilities.
Ohio	$100,000 00	
Oregon	50,000 00	$3,249 28
Georgia	25,000 00	
Totals	$175 000 00	$3,249 28

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Marine and Inland Risks.
Marine and inland risks taken	$6,006,389 0
Premiums received	30,194 18
Losses paid	10,202 32
Total losses incurred during the year in the State of Michigan	10,101 52

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CALEDONIAN INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

OFFICE U. S. BRANCH, No. 432 WALNUT ST., PHILADELPHIA, PA.

(Incorporated, 1805; commenced business in the U. S. September, 1890.)

HENRY W. BROWN, *Resident Manager.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan ..... $200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)			$50,000 00
Total value of mortgaged premises		$100,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States registered	$100,000 00	$122,000 00	
Lehigh Valley R. R.	50,000 00	62,500 00	
Allentown Terminal R. R.	50,000 00	51,500 00	
Richmond & Petersburg R. R.	50,000 00	51,062 50	
Pennsylvania & New York Canal & R. R. Co.	50,000 00	51,250 00	
Chicago, Burlington & Quincy R. R.	50,000 00	49,125 00	
New York, Chicago & St. Louis R. R.	50,000 00	45,312 50	
St. Paul, Minneapolis & Manitoba R. R.	50,000 00	41,250 00	
City of Richmond, Va.	22,500 00	22,950 00	
New York City School Bonds	200,000 00	207,000 00	
Totals (carried out at market value)	$672,500 00	$697,950 00	697,950 00

Cash in company's principal office, $149.76; cash in banks, $209,135.89	209,285 65
Net premiums in due course of collection	67,252 40
Aggregate amount of the available assets of the company	$1,024,488 05
Deduct special deposit in Oregon	50,000 00
Total admitted assets	$974,488 05

LIABILITIES.

Amount of unpaid losses		$69,573 54
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$259,724 57	
Re-insurance reserve *pro rata* on fire risks running more than one year	129,983 90	
Amount of reserve on all outstanding risks		389,708 47
Re-insurance		4,479 32
Aggregate		$463,761 33
Deduct liability on special deposit		2,719 00
Net liabilities (except deposit capital)		$461,042 33

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Surplus as regards policy-holders	$513,445 72
Deposit capital	200,000 00
Surplus over deposit capital	$313,445 72

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$654,922 44	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	128,829 62	
Net amount of cash actually received for premiums		$526,092 82
Interest and dividends received on bonds and stocks, and from all other sources		9,702 53
Aggregate cash income		$535,795 35

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$103,550 68	
Deduct for salvages and re-insurance	17,465 75	
Net amount paid on losses (of which $547.25 belonged to prior years)		$86,084 93
Paid or allowed during the year for commissions and brokerage		144,986 93
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		16,682 89
Paid state, national, and local taxes, in this and other states		3,290 86
All other payments, viz.: rent and miscellaneous expenses		26,229 43
Aggregate cash expenditures		$277,275 04

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$4,520,983	$104,168 08
Written during the year	78,864,062	1,023,253 63
Total	$83,685,045	$1,127,420 71
Deduct expirations	21,143,847	314,520 92
In force at the end of the year	$62,541,198	$812,899 79
Deduct amount re-insured	4,058,669	60,707 60
Net amount in force December 31, 1890	$58,482,529	$752,192 19

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$526,093
Losses paid by U. S. branch to date	86,085
Losses incurred during the year, fire	161,508
Amount deposited in different states and countries for the security of *all* the company's policy-holders	207,000

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Oregon	$50,000 00	$2,719 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$406,699 00
Premiums received	8,258 32
Losses paid	874 20
Total losses incurred during the year in the State of Michigan	1,174 20

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UNITED STATES BRANCH,

CITY OF LONDON FIRE INSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

OFFICE, U. S. BRANCH, No. 20 KILBY ST., BOSTON, MASS.

(Incorporated 1881; commenced business 1881.)

JOHN C. PAIGE, *Resident Manager.*

Attorney for Michigan, CYRUS E. PERKINS, of Grand Rapids.

CAPITAL.

Deposit Capital in New York, required by the laws of Michigan, $200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	*Par Value.*	*Market Value.*	
United States	$250,000 00	$300,250 00	
Old Colony R. R. Co.	50,000 00	52,500 00	
Chicago, Burlington & Quincy R. R. Co.	50,000 00	49,000 00	
Fitchburg R. R. Co.	24,000 00	25,920 00	
Southern Kansas R. R. Co.	52,000 00	40,300 00	
Eastern R. R. Co.	13,500 00	17,010 00	
Oregon Railway & Navigation Co.	10,000 00	10,925 00	
Old Colony R. R. Co., time loan	6,000 00	6,000 00	
Cash for investment in Howard National Bank, Boston	98,563 44	98,563 44	
Totals (carried out at market value)	$554,063 44	$600,468 44	$600,468 44
Cash in company's principal office, $205.18; cash in bank, $40,328.70			40,533 88
Interest due and accrued on stocks, not included in "market value"			1,000 00
Gross premiums in due course of collection			66,766 65
Due from other companies for re-insurance on losses already paid			953 81
Aggregate amount of all the available assets of the company			$709,722 78

LIABILITIES.

Amount of unpaid losses (of which $8,750 are resisted)		$44,009 77
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$171,293 30	
Re-insurance reserve *pro rata* on fire risks running more than one year	101,653 99	
Amount of reserve on all outstanding risks		272,947 29
For re-insurance		1,448 20
Commissions and brokerage		13,840 35
Return premiums		1,080 21
Aggregate liabilities (except deposit capital)		$333,326 52

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Surplus as regards policy-holders	$372,200 60
Deposit capital	603,960 00
Surplus over deposit capital	$176,396 26

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$517,739 98	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	105,331 92	
Net amount of cash actually received for premiums		$412,408 06
Interest and dividends received on bonds and stocks, and from all other sources		21,743 33
Aggregate cash income		$434,151 39

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$236,128 65	
Deduct amount actually received for salvages, $3,081.81; re-insurance, $7,681.92	10,663 73	
Net amount paid on losses		$225,464 92
Paid or allowed during the year for commissions and brokerage		82,785 54
Paid during the year for salaries, fees, and all other charges of officers clerks, agents, and all other employés		34,316 46
Paid state, national, and local taxes, in this and other states		16,326 51
All other payments, viz.: miscellaneous expenses		14,484 94
Remitted to home office (carried inside	$34,906 26	
Aggregate cash expenditures		$373,378 37

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1889	$50,229,068	$661,278 03
Written during the year	44,077,357	514,565 91
Total	$94,306,425	$1,175,843 94
Deduct expirations	47,796,020	603,864 28
In force at the end of the year	$46,510,405	$571,979 66
Deduct amount re-insured	1,900,577	26,167 05
Net amount in force December 31, 1890	$44,609,828	$545,812 61

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. Branch to date	$4,694,277
Losses paid by U. S. Branch to date	3,112,046
Losses incurred during the year, fire	222,012

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$129,425 00
Premiums received	2,803 93
Losses paid	3,726 51
Total losses incurred during the year in the State of Michigan	3,226 51

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UNITED STATES BRANCH.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

OFFICE, U. S. BRANCH, NOS. 46 & 48 PINE ST., NEW YORK CITY.

(Incorporated September 28, 1861; commenced business October 1, 1861.)

CHARLES SEWALL, *Manager*.

Attorney for Michigan, CHARLES F. PELTIER, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.... $200,000.

ASSETS.

Real estate	$842,906 57

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	*Par Value.*	*Market Value.*	
United States	$550,000 00	$659,000 00	
City of New York	200,000 00	210,000 00	
Chicago, Rock Island & Pacific R. R.	60,000 00	73,200 00	
Chicago & Northwestern R. R.	124,000 00	146,700 00	
Chicago, Burlington & Quincy R. R.	100,000 00	102,000 00	
West Shore R. R.	50,000 00	51,000 00	
Chicago, Milwaukee & St. Paul R. R.	75,000 00	76,500 00	
New York Central & Hudson River R. R.	30,000 00	38,700 00	
Michigan Central R. R.	40,000 00	42,400 00	
Western Pennsylvania R. R.	50,000 00	50,500 00	
Totals (carried out at market value)	$1,279,000 00	$1,450,000 00	1,450,000 00

Cash in company's principal office, $67.97; cash in banks, $417,017.86	417,085 83
Interest due and accrued on stocks, not included in "market value"	6,508 34
Interest due and accrued on bank balances	54 25
Gross premiums in due course of collection	455,311 89
Balances in hands of branch offices	37,779 40
Bills receivable, *not matured*, taken for fire, marine or inland risks	13,803 49
Rents due and accrued	10,805 95
Aggregate amount of the available assets of the company	$3,234,255 72
Deduct special deposits in other states	272,250 00
Total admitted assets	$2,962,005 72

LIABILITIES.

Amount of unpaid losses		$187,970 89
Re-insurance reserve at 50 per cent of premiums on fire risks running one year or less from date of policy	$1,036,104 35	
Re-insurance reserve *pro rata* on fire risks running more than one year	872,802 68	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	13,923 88	

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Amount of reserve on all outstanding risks		$1,922,330 91
Reclaimable by insured on perpetual policies		2,558 35
Due and accrued for rent		2,666 66
Commissions and brokerage		68,296 78
Aggregate		$2,183,823 59
Deduct liabilities on special deposits		154,085 71
Net liabilities (except deposit capital)		$2,029,737 88
Surplus as regards policy-holders	$932,267 84	
Deposit capital	200,000 00	
Surplus over deposit capital	$732,267 84	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$2,989,252 19	$254,227 78	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	508,306 89	10,784 92	
	$2,480,945 30	$243,442 86	
Net amount of cash actually received for premiums			$2,724,388 16
Interest received on bonds			57,722 26
Interest received on bank deposits			3,030 83
Income from all other sources, viz.: rents			36,011 44
Deposit premiums received for perpetual fire risks (carried inside)		$2,558 35	
Aggregate cash income			$2,821,152 69

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$1,433,945 77	$192,976 73	
Deduct amount actually received for salvages, $23,282.46; re-insurance, $16,002.19	25,549 13	13,735 52	
	$1,408,396 64	$179,241 21	
Net amount paid on losses (of which $185,632.46 belonged to prior years)			$1,587,637 85
Paid or allowed during the year for commissions and brokerage			512,529 29
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			125,271 07
Paid state, national, and local taxes, in this and other states			76,016 10
All other payments, viz.: rents and miscellaneous expenses			121,076 74
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside)		$1,751 00	
Aggregate cash expenditures			$2,422,531 05

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$317,240,816	$3,201,706 06		
Written during the year	307,179,431	3,072,614 83	$42,475,845	$248,179 52
Total	$624,420,247	$6,274,320 89	$42,475,845	$248,179 52
Deduct expirations	256,631,788	2,559,259 44	42,104,285	233,903 64
In force at the end of the year	$367,788,459	$3,715,061 45	$371,560	$14,275 88
Deduct amount re-insured	4,647,944	45,406 76	10,000	352 00
Net amount in force December 31, 1890	$363,140,515	$3,669,654 69	$361,560	$13,923 88

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GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$27,447,954
Losses paid by U. S. branch to date	16,310,493
Losses incurred during the year, fire, marine and inland	1,587,484
Amount deposited in different states and countries for the security of *all* the company's policy-holders	200,000

Amount deposited in various States and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$121,000 00	$77,234 15
Virginia	60,500 00	32,018 59
Oregon	60,500 00	18,856 00
Georgia	30,250 00	25,976 97
Totals	$272,250 00	$154,085 71

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	*Marine and Inland Risks.*	*Aggregate.*
Fire, marine and inland risks taken	$6,201,866 00	$793,764 00	$6,995,630 00
Premiums received	97,696 08	20,056 61	117,752 64
Losses paid	72,451 20	26,913 43	99,364 63
Total losses incurred during the year in the State of Michigan	77,709 55	26,913 43	104,622 98

UNITED STATES BRANCH.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 50 PINE ST., NEW YORK CITY.

(Incorporated December 17, 1821; commenced business in the U. S. September 25, 1872.)

HENRY E. BOWERS, *Manager.*

Attorney for Michigan, JEREMIAH S. VERNOR of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan....$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$142,750 00
Interest accrued on said mortgage loans		1,559 64
Value of lands mortgaged	$190,750	
Buildings (insured for $93,000)	93,000	
Total value of mortgaged premises	$283,750	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
New York City consol. stock for repaving streets and ave's	$200,000 00	$212,250 00	
New York City additional water stock	75,000 00	78,937 50	
BONDS:			
United States	425,000 00	510,250 00	
New York, Chicago & St. Louis R. R. Co.	50,000 00	46,250 00	
Brooklyn & Montauk R. R. Co.	25,000 00	27,000 00	
New York, Lackawanna & Western R. R. Co.	50,000 00	65,000 00	
Oswego & Syracuse R. R. Co.	50,000 00	54,625 00	
Buffalo & Erie R. R. Co.	50,000 00	57,500 00	
Long Island R. R. Co.	50,000 00	56,000 00	
Utica, Clinton & Binghamton R. R. Co.	50,000 00	54,500 00	
Totals (carried out at market value)	$1,025,000 00	$1,162,312 50	$1,162,312 50

Cash in banks		354,681 74
Interest due and accrued on stocks, not included in "market value"		9,583 34
Gross premiums in due course of collection		114,133 19
Rents due and accrued		566 67
Aggregate amount of the available assets of the company		$1,785,587 08
Deduct special deposits in other states		272,250 00
Total admitted assets		$1,513,337 08

LIABILITIES.

Amount of unpaid losses (of which $8,100 are resisted)		$103,656 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$381,760 57	
Re-insurance reserve *pro rata* on fire risks running more than one year	510,223 12	
Amount of reserve on all outstanding risks		891,983 69
Due and accrued for salaries, rent, advertising, or agency expenses		3,728 63
Commissions and brokerage, and taxes		12,403 38
Return premiums		224 64
Aggregate		$1,011,996 34
Deduct liabilities on special deposits		184,307 42
Net liabilities (except deposit capital)		$827,688 92

Surplus as regards policy-holders	$685,648 16
Deposit capital	200,000 00
Surplus over deposit capital	$485,648 16

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,297,433 54	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	194,334 51	
Net amount of cash actually received for premiums		$1,103,099 03
Interest received on bonds and mortgages		3,487 50
Interest and dividends received on bonds and stocks, and from all other sources		29,282 00
Income from all other sources, viz.: rents		3,400 00
Aggregate cash income		$1,139,268 53

EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses	$479,960 11
Deduct amount actually received for salvages, $10,349.80; re-insu'ce, $10,805.93	21,155 73

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Net amount paid on losses (of which $54,238.52 belonged to prior years)	$458,824 58
Paid or allowed during the year for commissions and brokerage	258,805 48
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, trustees, and all other employés	95,549 05
Paid state, national, and local taxes, in this and other states	25,114 31
All other payments, viz.: miscellaneous expenses	65,856 54
Aggregate cash expenditures	$904,149 96

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$148,618,208	$1,269,974 59
Written during the year	170,496,921	1,354,801 86
Total	$319,115,124	$2,624,776 45
Deduct expirations	106,760,934	942,514 71
In force at the end of the year	$212,354,190	$1,682,261 74
Deduct amount re-insured	5,173,399	36,043 81
Net amount in force December 31, 1890	$207,180,791	$1,646,217 93

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. Branch to date	$8,838,573
Losses paid by U. S. branch to date	4,217,794
Losses incurred during the year, fire	504,327
Amount deposited in different states and countries for the security of *all* the company's policy-holders	272,250

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$121,000 00	$151,722 66
Oregon	60,500 00	13,130 56
Georgia	30,250 50	12,480 80
Virginia	60,500 00	6,973 40
Totals	$272,250 00	$184,307 42

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,455,651 68
Premiums received	28,891 76
Losses paid	9,215 25
Total losses incurred during the year in the State of Michigan	10,762 25

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UNITED STATES BRANCH.

HAMBURG BREMEN FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

OFFICE U. S. BRANCH, NO. 62 CEDAR ST., NEW YORK CITY.

(Incorporated 1854; commenced business January, 1855.)

F. O. AFFELD, *Manager.*

Attorney for Michigan, JULIUS STOLL, of Detroit.

CAPITAL.

Deposit Capital in New York, required by the laws of Michigan, $200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$9,000 00
Interest accrued on said mortgage loans		168 75
Value of lands mortgaged	$30,000	
Buildings (insured for $23,000)	50,000	
Total value of mortgaged premises	$80,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States	$150,000 00	$181,500 00	
State of Georgia	25,000 00	29,062 50	
City of Richmond, Va.	15,000 00	16,500 00	
New York City Schoolhouse	100,000 00	104,500 00	
New York City Additional Water stock	105,000 00	109,725 00	
Chicago, Milwaukee & St. Paul R. R.	15,000 00	17,925 00	
Chicago & North Western R. R.	25,000 00	34,500 00	
Chicago, Burlington & Quincy R. R.	20,000 00	24,800 00	
New York, Lake Erie & Western R. R.	25,000 00	32,875 00	
Central Pacific R. R.	20,000 00	22,900 00	
Kansas Pacific R. R., Denver Division	20,000 00	22,200 00	
Union Pacific R. R.	20,000 00	22,900 00	
Oregon Railway & Navigation Co.	10,000 00	11,100 00	
Northern Pacific R. R.	20,000 00	22,350 00	
Chicago, Rock Island & Pacific R. R.	25,000 00	30,125 00	
Louisville & Nashville R. R.	30,000 00	31,500 00	
Illinois Central R. R.	50,000 00	46,250 00	
St. Paul, Minneapolis & Manitoba R. R.	15,000 00	15,000 00	
Wabash R. R.	25,000 00	24,250 00	
Long Island R. R.	30,000 00	33,450 00	
Atchison, Topeka & Santa Fe R. R.	25,000 00	19,968 75	
Lake Erie & Western R. R.	25,000 00	26,625 00	
New York, Chicago & St. Louis R. R.	30,000 00	27,075 00	
East Tennessee, Virginia & Georgia R. R.	25,000 00	25,250 00	
Denver & Rio Grande R. R.	25,000 00	20,125 00	
Pennsylvania R. R.	10,000 00	11,075 00	
Central Ohio R.R.	25,000 00	25,000 00	
Pennsylvania Co.	30,000 00	31,800 00	
Scioto Valley & New England R. R.	30,000 00	20,850 00	
Totals (carried out at market value)	$970,000 00	$1,041,181 25	1,041,181 25

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Cash in bank		$31,281 25
Interest due and accrued on stocks, not included in "market value"		4,512 50
Gross premiums in due course of collection		85,330 11
Bills receivable, *not matured*, taken for fire risks		6,739 21
Aggregate amount of the available assets of the company		$1,178,213 07
Deduct special deposits in other states		227,062 50
Total admitted assets		$951,150 57

LIABILITIES.

Amount of unpaid losses (of which $25,250 are resisted)		$51,030 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy	$395,589 98	
Re-insurance reserve *pro rata* on fire risks running more than one year	334,651 95	
Amount of reserve on all outstanding risks		730,241 93
Commissions and brokerage		17,430 06
Aggregate		$798,701 99
Deduct liabilities on special deposits		110,118 61
Net liabilities (except deposit capital)		$688,583 38
Surplus as regards policy-holders	$262,567 19	
Deposit capital	200,000 00	
Surplus over deposit capital	$62,567 19	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,233,579 57	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	274,432 23	
Net amount of cash actually received for premiums		$959,147 34
Interest received on bonds and mortgages		.405 00
Interest and dividends received on bonds and stocks, and from all other sources		32,649 14
Bills and notes received during the year for premiums remaining unpaid (carried inside)	$92,069 32	
Aggregate cash income		$992,201 48

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$569,862 46	
Deduct amount actually received for salvages, $6,437.80; re-insurance, $29,373.51	35,811 31	
Net amount paid on losses (of which $67,941.80 belonged to prior years)		$534,051 15
Paid or allowed during the year for commissions and brokerage		163,744 19
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		90,379 85
Paid state, national and local taxes in this and other states		26,540 67
All other payments, viz.: rents and miscellaneous expenses		63,510 14
Aggregate cash expenditures		$878,226 00

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$111,646,469	$1,320,456 45
Written during the year	104,992,618	1,244,114 41
Total	$216,639,087	$2,564,570 89
Deduct expirations	95,889,583	1,095,198 70
In force at the end of the year	$120,749,504	$1,469,372 19
Deduct amount re-insured	5,697,823	67,809 72
Net amount in force December 31, 1890	$115,051,681	$1,401,562 47

GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. Branch to date	$11,126,779
Losses paid by U. S. Branch to date	6,476,313
Losses incurred during the year, fire	521,126
Amount deposited in different states and countries for the security of *all* the company's policy-holders	823,119

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Georgia	$29,062 50	$20,523 98
Ohio	121,000 00	2,500 00
Oregon	60,500 00	28,970 39
Virginia	16,500 00	58,124 24
Totals	$227,062 50	$110,118 61

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,902,030 00
Premiums received	32,650 25
Losses paid	10,522 64
Total losses incurred during the year in the State of Michigan	9,082 64

UNITED STATES BRANCH.

IMPERIAL FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 20 KILBY ST., BOSTON, MASS.

(Incorporated 1803; commenced business 1803.)

JOHN C. PAIGE, *Resident Manager.*

DANIEL C. OSMUN, *Resident Manager Western Branch*, Nos. 238 & 240 LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, EDWIN R. MERRIFIELD, of Lansing.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....$200,000.

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ASSETS.

Real estate			$451,634 70

Stocks and Bonds Owned Absolutely by the Company.

Bonds:	Par Value.	Market Value.	
United States	$381,000 00	$462,645 00	
New York City	150,000 00	158,000 00	
City of Boston	100,000 00	102,250 00	
City of Providence	50,000 00	52,250 00	
West Shore R. R. Co.	100,000 00	102,000 00	
Lehigh Valley R. R. Co.	40,000 00	41,600 00	
West Virginia state deferred certificates	28,666 67	2,436 66	
Totals (carried out at market value)	$849,666 67	$921,181 66	921,181 66

Cash in banks	136,820 48
Gross premiums in due course of collection	178,806 14
Rents due and accrued	4,430 98
Aggregate amount of the available assets of the company	$1,692,873 96
Deduct special deposits in other states	300,125 00
Total admitted assets	$1,392,748 96

LIABILITIES.

Amount of unpaid losses (of which $10,100 are resisted)		$82,749 47
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$439,004 29	
Re-insurance reserve *pro rata* on fire risks running more than one year	371,859 28	
Amount of reserve on all outstanding risks		810,863 57
Commissions and brokerage and all other liabilities		31,809 84
Due for re-insurance		102 70
Aggregate		$925,525 58
Deduct liabilities on special deposits		57,091 16
Net liabilities (except deposit capital)		$868,434 42

Surplus as regards policy-holders	$524,314 54
Deposit capital	200,000 00
Surplus over deposit capital	$324,314 54

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,350,284 67	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	246,470 74	
Net amount of cash actually received for premiums		$1,103,813 93
Interest and dividends received on bonds and stocks, and from all other sources		29,820 42
Income from all other sources, viz.: rents, $14,032.56; miscellaneous, $120		14,152 56
Aggregate cash income		$1,147,786 91

EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses	$591,540 34
Deduct amount actually received for salvages, $8,898.92; re-insurance, $16,119.76	25,018 68

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Net amount paid on losses		$566,521 66
Paid or allowed during the year for commissions and brokerage		212,518 03
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		117,241 91
Paid state, national, and local taxes, in this and other states		44,711 24
All other payments, viz.: miscellaneous expenses		29,841 55
Transmitted to home office (carried inside)	$91,816 93	
Aggregate cash expenditures		$970,834 39

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$185,714,883	$1,536,037 54
Written during the year	137,302,954	1,371,521 59
Total	$273,017,837	$2,907,559 13
Deduct expirations	119,409,224	1,272,468 58
In force at the end of the year	$153,608,613	$1,635,090 55
Deduct amount re-insured	6,436,231	74,810 37
Net amount in force December 31, 1890	$147,172,382	$1,560,280 18

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$17,483,666
Losses paid by U. S. branch to date	11,385,232
Losses incurred during the year, fire	566,291

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Georgia	$30,625 00	$11,551 05
Ohio	147,000 00	20,500 16
Oregon	61,250 00	9,371 95
Virginia	61,250 00	15,668 00
Totals	$300,125 00	$57,091 16

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,763,967 00
Premiums received	36,802 06
Losses paid	28,604 98
Total losses incurred during the year in the State of Michigan	23,194 2[illegible]

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UNITED STATES BRANCH.

LANCASHIRE INSURANCE COMPANY.

MANCHESTER, ENGLAND.

OFFICE U. S. BRANCH, NO. 25 PINE ST., NEW YORK CITY.

(Incorporated, 1852; commenced business, 1853.)

E. LITCHFIELD, *Manager*.

Attorneys for Michigan, PELTIER & BELANGER, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.... $200,000.

ASSETS.

Real estate	$368,533 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States	$904,500 00	$960,783 75	
Albany & Susquehanna R. R. Co.	15,000 00	17,550 00	
Baltimore & Ohio R. R. Co.	10,000 00	9,900 00	
Brooklyn & Montauk R. R. Co.	30,000 00	32,400 00	
Chicago, Burlington & Quincy R. R. Co.	21,000 00	19,320 00	
Chicago, Milwaukee & St. Paul R. R. Co.	20,000 00	21,200 00	
Chicago & Northwestern Extension	35,000 00	33,775 00	
Chicago, Rock Island & Pacific R. R. Co.	20,000 00	24,600 00	
Chicago, St. Louis & New Orleans R. R. Co.	15,000 00	17,475 00	
City of Portland, Oregon, water	50,000 00	57,959 08	
Delaware & Hudson Canal Co.	20,000 00	21,600 00	
Detroit, Monroe & Toledo R. R. Co.	15,000 00	19,650 00	
Illinois Central R. R. Co.	40,000 00	41,000 00	
Michigan Central R. R. Co.	33,000 00	39,840 00	
Milwaukee & St. Paul R. R. Co.	10,000 00	11,700 00	
New York Central & Hudson River R. R. Co.	15,000 00	18,675 00	
New York, Lackawanna & Western R. R. Co.	15,000 00	19,350 00	
Ottumwa, Cedar Falls & St. Paul R. R. Co.	20,000 00	20,800 00	
St. Louis, Jacksonville & Chicago R. R. Co.	10,000 00	11,000 00	
Syracuse, Binghamton & New York R. R. Co.	15,000 00	19,500 00	
Totals (carried out at market value)	$1,313,500 00	$1,418,077 83	1,418,077 83

Cash in company's principal office, $255.79; cash in bank, $71,552.44	71,808 23
Gross premiums in due course of collection	178,588 50
Aggregate amount of the available assets of the company	$2,037,007 56
Deduct special deposits in other states	187,021 58
Total admitted assets	$1,849,985 98

LIABILITIES.

Amount of unpaid losses (of which $29,513.90 are resisted)		$207,176 84
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$662,505 47	
Re-insurance reserve *pro rata* on fire risks running more than one year	427,780 47	

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Amount of reserve on all outstanding risks	$1,090,285 94
Commissions and brokerage	36,788 23
Taxes	8,000 00
Aggregate	$1,342,251 01
Deduct liabilities on special deposits	74,000 00
Net liabilities (except deposit capital)	$1,268,251 01

Surplus as regards policy-holders	$581,734 97
Deposit capital	200,000 00
Surplus over deposit capital	$381,734 97

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$2,004,726 25	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	355,165 71	
Net amount of cash actually received for premiums		$1,649,560 54
Interest and dividends received on bonds and stocks, and from all other sources		78,288 85
Income from all other sources, viz.: rents		1,815 66
Aggregate cash income		$1,729,665 05

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses	$1,003,515 11
Paid or allowed during the year for commissions and brokerage	355,722 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	193,170 70
Paid state, national and local taxes, in this and other states	35,865 60
Aggregate cash expenditures	$1,588,273 85

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$192,845,438	$1,902,320 18
Written during the year	201,841,387	2,009,688 68
Total	$394,686,825	$3,912,008 86
Deduct expirations	174,651,581	1,746,108 50
In force at the end of the year	$220,035,244	$2,165,900 36
Deduct amount re-insured	6,985,723	59,794 18
Net amount in force December 31, 1890	$213,049,521	$2,106,106 18

GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. branch to date	$17,547,543
Losses paid by U. S. branch to date	10,986,112
Losses incurred during the year, fire	1,080,882

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$103,250 00	$40,500 00
Oregon	57,959 08	6,000 00
Georgia	25,812 50	27,500 00
Total	$187,021 58	$74,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,428,323 00
Premiums received	44,866 58
Losses paid	30,052 57
Total losses incurred during the year in the State of Michigan	38,307 03

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UNITED STATES BRANCH.

LION FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, NO. 223 ASYLUM ST., HARTFORD, CONN.

(Incorporated, 1879; commenced business in the U. S., 1880.)

M. BENNETT, JR., *Manager.* - - - - - - JAMES H. BREWSTER, *Assistant Manager.*

Attorney for Michigan, EDWIN I. BOOTH, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan....$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$192,100 00
Interest due on said mortgage loans		3,875 41
Value of lands mortgaged	$146,232	
Buildings (insured for $208,200)	259,968	
Total value of mortgaged premises	$406,200	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States Government	$150,000 00	$183,000 00	
Brooklyn School Improvement	150,000 00	157,500 00	
Brooklyn Improvement loan	50,000 00	52,500 00	
City of Richmond	15,000 00	15,150 00	
Georgia State	25,000 00	25,750 00	
Totals (carried out at market value)	$390,000 00	$433,900 00	433,900 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $56,530	31,200 00
Cash in company's principal office, $1,131.19; cash in bank, $111.290.12	112,421 31
Interest due and accrued on stocks, not included in "market value"	5,237 50
Interest due and accrued on collateral loans	275 00
Gross premiums in due course of collection	56,018 58
Due from other companies for re-insurance on losses already paid	2,023 24
Aggregate amount of all the available assets of the company	$837,051 04
Deduct special deposit in other states	223,900 00
Total admitted assets	$613,151 04

LIABILITIES.

Amount of unpaid losses (of which $3,947 are resisted)	$55,126 06

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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$173,410 34	
Re-insurance reserve *pro rata* on fire risks running more than one year	96,163 87	
Amount of reserve on all outstanding risks		$269,574 21
Due and accrued for salaries, rent, advertising or agency expenses		8,912 07
All other demands		11,671 63
Aggregate		$345,283 97
Deduct liabilities on special deposits		39,736 29
Net liabilities (except deposit capital)		$305,547 68
Surplus as regards policy-holders	$307,603 36	
Deposit capital	200,000 00	
Surplus over deposit capital	$107,603 36	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$686,672 69	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	250,486 62	
Net amount of cash actually received for premiums		$436,186 07
Interest received on bonds and mortgages		9,278 53
Interest and dividends received on bonds and stocks, and from all other sources		15,085 06
Aggregate cash income		$460,549 66

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $39,120.14 belonged to prior years)		$222,418 75
Paid or allowed during the year for commissions and brokerage		78,685 09
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		30,473 75
Paid state, national, and local taxes, in this and other states		10,876 66
All other payments, viz.: miscellaneous expenses		21,264 76
Remitted to home office (carried inside)	$32,451 20	
Aggregate cash expenditures		$363,719 01

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$53,478,576	$682,816 96
Written during the year	61,383,650	689,238 19
Total	$114,862,226	$1,372,055 15
Deduct expirations	57,737,356	668,596 55
In force at the end of the year	$57,124,870	$703,458 60
Deduct amount re-insured	15,263,730	172,380 79
Net amount in force December 31, 1890	$41,861,140	$531,077 81

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$4,052,805
Losses paid by U. S. branch to date	2,439,105
Losses incurred during the year, fire	230,101
Amount deposited in different states and countries for the security of *all* the company's policy-holders	210,000

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Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Names States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$122,000 00	$8,494 75
Oregon	61,000 00	7,089 61
Georgia	25,750 00	11,681 16
Virginia	15,150 00	12,470 77
Totals	$223,900 00	$39,736 29

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$1,281,475 00
Premiums received	14,358 71
Losses paid	23,214 73
Total losses incurred during the year in the State of Michigan	24,453 14

UNITED STATES BRANCH.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, No. 45 WILLIAM ST., NEW YORK CITY.

(Incorporated, 1836; commenced business in the U. S., 1848.)

HENRY W. EATON, *Resident Manager.*
CROOK & WARREN, *Resident Secretaries*, No. 124 LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....$200,000.

ASSETS.

Real estate		$1,524,500 00
Loans on bond and mortgage of real estate (first liens)		2,241,350 00
Interest due, $435, and accrued, $27,562.05 on said mortgage loans; total		27,997 05
Value of lands mortgaged	$2,055,750	
Buildings	2,259,850	
Total value of mortgaged premises	$4,315,600	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
United States	$1,575,000 00	$1,894,400 00	
New York State	45,000 00	47,025 00	
City of Richmond	5,000 00	7,025 00	
New York City	50,000 00	57,375 00	
City of Boston	180,000 00	211,950 00	
Totals (carried out at market value)	$1,855,000 00	$2,217,775 00	$2,217,775 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $54,800	39,000 00
Cash in company's principal office, $2,369.46; cash in bank, $663,938.42	666,307 88
Interest due and accrued on collateral loans	615 98
Gross premiums in due course of collection	705,109 14
Rents due and accrued	15,000 00
Due from other companies for re-insurance on losses already paid	25 98
Loans on life policies	14,780 00
Aggregate amount of the available assets of the company	$7,452,461 33
Deduct special deposits in other states	220,000 00
Total admitted assets	$7,232,461 33

Items not admitted as available assets.

All other assets	$7,533 81

LIABILITIES.

Amount of unpaid losses (of which $33,365 are resisted)		$456,302 88
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$1,618,243 73	
Re-insurance reserve *pro rata* on fire risks, running more than one year	1,758,074 85	
Amount of reserve on all outstanding risks		3,376,318 58
Reclaimable by insured on perpetual policies (entire deposit or premiums taken)		352,776 03
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department		108,763 90
Due for re-insurance		91,462 09
Commissions and brokerage		79,854 50
All other liabilities		6,022 15
Aggregate liabilities (except deposit capital)		$4,471,500 13
Surplus as regards policy-holders	$2,760,961 20	
Deposit capital	200,000 00	
Surplus over deposit capital	$2,560,961 20	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$5,672,658 05	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	1,175,658 19	
Net amount of cash actually received for premiums		$4,496,999 86
Interest received on bonds and mortgages		76,898 95
Interest and dividends received on bonds and stocks, and from all other sources		118,953 95
Income from all other sources, viz.: rents		78,234 64
Deposit premiums (less 5 per cent) received for perpetual fire risks (carried inside)	$6,304 89	
Life income (carried inside)	4,504 90	
Aggregate cash income		$4,771,087 40

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$2,753,792 99	
Deduct amount actually received for salvages, $30,303.21; re-insurance, $255,878.02	286,181 23	
Net amount paid on losses (of which $372,931.18 belonged to prior years)		$2,467,611 76
Paid or allowed during the year for commissions and brokerage		817,605 82
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		228,352 82
Paid state, national, and local taxes, in this and other states		84,893 49
All other payments, viz.: miscellaneous expenses		216,282 01
Life expenditure (carried inside)	$7,150 31	
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)	8,959 47	
Aggregate cash expenditures		$3,814,745 90

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$650,721,020	$6,247,360 71
Written during the year	630,972,520	5,742,334 91
Total	$1,281,693,540	$11,989,695 62
Deduct expirations	515,758,340	4,875,522 34
In force at the end of the year	$765,935,200	$7,114,173 28
Deduct amount re-insured	66,903,556	445,750 35
Net amount in force December 31, 1890	$699,031,644	$6,668,422 93

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$83,012,155
Losses paid by U. S. branch to date	49,587,874
Losses incurred during the year, fire	2,532,360

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*
Ohio	$100,000 00
Virginia	45,000 00
Oregon	50,000 00
Georgia	25,000 00
Total	$220,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$5,720,923 00
Premiums received	99,363 54
Losses paid	56,700 38
Total losses incurred during the year in the State of Michigan	55,130 38

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UNITED STATES BRANCH.

LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 69 WALL ST., NEW YORK CITY

(Incorporated 1720; commenced business in the U. S. 1872.)

CHARLES L. CASE, *Manager Western Department*, No. 208 LA SALLE ST., CHICAGO, ILL.

G. H. MARKS, *Manager Eastern Department*, No. 69 WALL ST., NEW YORK CITY.

Attorney for Michigan, JOHN G. ERWIN, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, $200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States registered 4 per cent	$700,000 00	$857,500 00	
Atchison, Topeka & Santa Fe R. R., general mortgage 4 per cent gold	78,000 00	62,790 00	
Central R. R. of New Jersey, general mtge. 5 per cent gold	40,000 00	43,700 00	
Chicago, Milwaukee & St. Paul R. R., Western Div'n, 1st mortgage 5 per cent gold	25,000 00	26,625 00	
Chicago, Milwaukee & St. Paul R. R., Western Div'n, terminal 5 per cent gold	25,000 00	25,000 00	
Chicago, Milwaukee & St. Paul R. R., 1st mortgage 7 per cent gold	50,000 00	62,500 00	
Chicago, St. Louis & New Orleans R. R., 5 per cent gold loan	8,000 00	9,200 00	
Colorado Midland Railway Co., 1st mtge. 6 per cent gold	35,000 00	37,625 00	
Denver & Rio Grande 1st consolidated general mortgage 4 per cent gold	30,000 00	24,225 00	
Erie Railway, consol'd mortgage 7 per cent gold	50,000 00	67,500 00	
Lehigh Valley Railway Co., 1st mortgage 4½ per cent gold	30,000 00	30,825 00	
Long Island R. R., 1st consol'd mortgage 5 per cent gold	45,000 00	50,625 00	
Louisville & Nashville R. R., N. O. & M. Division, 1st mtge. 6 per cent gold	25,000 00	29,500 00	
Milwaukee, Lake Shore & Western R. R., Michigan Div'n, 1st mortgage 6 per cent gold	25,000 00	29,250 00	
Minneapolis & St. Louis R. R., Iowa Extension, 1st mortgage 7 per cent gold	25,000 00	22,500 00	
Northern Pacific R. R., general mortgage, and land grant 6 per cent gold	25,000 00	28,312 50	
Philadelphia & Reading R. R., general mortgage 4 per cent gold	15,000 00	12,037 50	
St. Paul, Minneapolis & Manitoba R. R., consolidated 6 per cent gold loan	25,000 00	28,875 00	
St. Paul, Minneapolis & Manitoba R. R., 2d mortgage 6 per cent gold	30,000 00	34,800 00	
West Shore R. R. (guaranteed N. Y. C.), 4 per cent gold	50,000 00	51,500 00	
City of Richmond, Va., 4 per cent	50,000 00	50,000 00	
Totals (carried out at market value)	$1,386,000 00	$1,584,890 00	$1,584,890 00

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Cash in company's principal office, $985.66; cash in bank $62,267.31	$63,252 97
Gross premiums in due course of collection	144,930 06
Aggregate amount of the available assets of the company	$1,793,073 03
Deduct special deposits in other states	275,625 00
Total admitted assets	$1,517,448 03

LIABILITIES.

Amount of unpaid losses		$58,034 33
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$357,911 90	
Re-insurance reserve *pro rata* on fire risks running more than one year	420,787 79	
Amount of reserve on all outstanding risks		778,699 69
Reclaimable by insured on perpetual policies (entire deposit or premium taken)		1,674 02
Aggregate		$838,408 04
Deduct liabilities on special deposits		93,861 46
Net liabilities (except deposit capital)		$744,546 58
Surplus as regards policy-holders	$772,901 45	
Capital stock	200,000 00	
Surplus over deposit capital	$572,901 45	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,200,710 72	
Deduct amount paid for re-insurance. for rebate, abatement, and return premiums	204,246 57	
Net amount of cash actually received for premiums		$996,464 15
Interest and dividends received on bonds and stocks, and from all other sources		73,317 50
Aggregate cash income		$1,069,781 65

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses	$532,575 61
Paid or allowed during the year for commissions and brokerage	216,261 02
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	68,011 03
Paid state, national, and local taxes, in this and other states	25,219 58
All other payments, viz.: miscellaneous expenses	50,580 13
Aggregate cash expenditures	$892,647 37

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$151,493,835	$1,280,104 99
Written during the year	153,265,707	1,225,557 83
Total	$304,759,542	$2,505,662 82
Deduct expirations	115,262,324	960,327 03
In force at the end of the year	$189,497,218	$1,545,335 79
Deduct amount re-insured	9,192,432	68,074 96
Net amount in force December 31, 1890	$180,304,786	$1,477,260 83

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GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. Branch to date	$11,790,799
Losses paid by U. S. Branch to date	6,816,423
Losses incurred during the year, fire	515,778
Amount deposited in different states and countries for the security of *all* the company's policy-holders	330,750

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$122,500 00	$51,944 12
Virginia	61,250 00	25,386 50
Oregon	61,250 00	5,480 84
Georgia	30,625 00	11,050 00
Totals	$275,625 00	$93,861 46

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	*Marine and Inland Risks.*	*Aggregate.*
Fire, marine and inland risks taken	$1,729,677 00	$626,441 33	$2,356,118 33
Premiums received	27,844 26	15,267 52	43,111 78
Losses paid	22,981 59	14,618 61	37,600 20
Total losses incurred during the year in the State of Michigan	28,683 59	14,618 61	43,302 20

UNITED STATES BRANCH.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, No. 46 PINE ST., NEW YORK CITY.

(Incorporated 1861; commenced business in the U. S., 1879.)

JEFFREY BEAVAN,
Manager Eastern Department.

JOHN S. BELDEN, Chicago, Ill.,
Manager Western Department.

Attorney for Michigan, FRANK H. BLACKMAN, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan....$200,000.

ASSETS.

Real estate	$222,500 00

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
United States	$495,000 00	$594,643 00	
Baltimore & Ohio R. R. Co.	100,000 00	110,000 00	
Chicago & Northwestern R. R. Co.	100,000 00	126,000 00	
Chicago, Burlington & Quincy R. R. Co.	100,000 00	93,000 00	
Chicago, Rock Island & Pacific R. R. Co.	99,000 00	113,400 00	
Central R. R. of New Jersey	70,000 00	76,650 00	
Cincinnati, Indianapolis, St. Louis & Chicago R. R. Co.	100,000 00	100,000 00	
Delaware & Hudson R. R. Co.	25,000 00	35,250 00	
Lake Shore & Michigan Southern R. R. Co.	92,000 00	113,160 00	
New York Central & Hudson River R. R. Co.	75,000 00	96,750 00	
New York & Harlem R. R. Co.	50,000 00	61,500 00	
West Shore R. R. Co.	100,000 00	102,500 00	
Totals (carried out at market value)	$1,397,000 00	$1,622,853 00	$1,622,853 00

Cash in company's principal office, $24,714.76; cash in bank, $167,566.36		192,281 12
Gross premiums in due course of collection		76,863 72
Net premiums in hands of agents issued within three months		157,586 29
Aggregate amount of the available assets of the company		$2,272,084 13
Deduct special deposits in other states		225,000 00
Total admitted assets		$2,047,084 13

LIABILITIES.

Amount of unpaid losses (of which $17,809.90 are resisted)		$135,820 96
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$688,826 81	
Re-insurance reserve *pro rata* on fire risks running more than one year	672,742 51	
Amount of reserve on all outstanding risks		1,361,569 32
Reclaimable by insured on perpetual policies		1,247 87
Interest accrued		863 06
Due and accrued for salaries, rent, advertising, or agency expenses		2,500 00
Commissions and brokerage		23,383 68
Return premiums and re-insurance due		40,377 94
Aggregate		$1,565,762 83
Deduct liabilities on special deposits		114,657 03
Net liabilities (except deposit capital)		$1,451,105 80
Surplus as regards policy-holders	$595,978 83	
Deposit capital	200,000 00	
Surplus over deposit capital	$395,978 83	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$2,341,989 07	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	601,691 71	
Net amount of cash actually received for premiums		$1,740,297 36
Interest and dividends received on bonds and stocks, and from all other sources		81,814 19
Income from all other sources, viz.: rents		540 25
Aggregate cash income		$1,822,651 80

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EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$1,103,946 09	
Deduct amount actually received for salvages, $10,026.35; re-insurance, $139,767.96	149,794 31	
Net amount paid on losses (of which $173,077.63 belonged to prior years)		$954,151 78
Paid or allowed during the year for commissions and brokerage		352,421 16
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		77,212 14
Paid state, national and local taxes, in this and other states		34,533 60
All other payments, viz.: rents and miscellaneous expenses		97,819 81
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)	$400 00	
Aggregate cash expenditures		$1,516,138 49

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1889	$224,350,060	$2,247,428 73
Written during the year	278,932,419	2,425,976 97
Total	$503,282,479	$4,673,405 70
Deduct expirations	208,096,023	1,823,922 63
In force at the end of the year	$295,186,456	$2,849,483 07
Deduct amount re-insured	20,260,420	255,679 15
Net amount in force December 31, 1890	$274,926,036	$2,593,803 92

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$13,042,326
Losses paid by U. S. branch to date	7,902,987
Losses incurred during the year, fire	928,699

Amount deposited in various states and countries, which under the law thereof, is held *exclusieely* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Ohio	$100,000 00	$48,675 53
Virginia	50,000 00	20,649 61
Georgia	25,000 00	16,698 40
Oregon	50,000 00	28,633 49
Totals	$225,000 00	$114,657 03

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,747,790 00
Premiums received	58,395 62
Losses paid	35,619 88
Total losses incurred during the year in the State of Michigan	42,015 95

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UNITED STATES BRANCH.

MANCHESTER FIRE ASSURANCE COMPANY.

MANCHESTER, ENGLAND.

OFFICE U. S. BRANCH, CHICAGO, ILL.

W. W. DUDLEY, *Manager*, CHICAGO, ILL.

Attorney for Michigan, ROSWELL MOTT, of Lansing.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, $200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)			$50,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
New York City	$200,000 00	$208,000 00	
United States	125,000 00	151,250 00	
Wheeling & Lake Erie	30,000 00	30,300 00	
Lehigh Valley Railway Co.	25,000 00	25,687 50	
St. Paul, Minnesota & Manitoba R. R. Co.	25,000 00	25,000 00	
Chesapeake & Ohio Railway Co.	25,000 00	23,781 25	
Chicago, Milwaukee & St. Paul R. R. Co.	30,000 00	31,650 00	
Chicago & Eastern Illinois R. R. Co.	10,000 00	11,400 00	
Knoxville, Ohio	15,000 00	15,450 00	
Totals (carried out at market value)	$485,000 00	$522,518 73	$522,518 73

Cash in company's principal office, $446.06; cash in bank, $108.35	554 41
Interest due and accrued on stocks, not included in "market value"	7,075 00
Net premiums in due course of collection	80,291 11
Aggregate amount of the available assets of the company	$660,439 25
Deduct special deposit in Oregon	50,000 00
Total admitted assets	$610,439 25

LIABILITIES.

Amount of unpaid losses (of which $3,000 are resisted)		$13,948 25
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$88,315 55	
Re-insurance reserve *pro rata* on fire risks running more than one year	54,032 80	
Amount of reserve on all outstanding risks		142,348 35
Aggregate		$156,296 60
Deduct liabilities on special deposits		1,790 00
Net liabilities (except deposit capital)		$154,506 60

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Surplus as regards policy-holders	$455,932 65	
Deposit capital	200,000 00	
Surplus over deposit capital	$255,932 65	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$213,982 76	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	61,672 20	
Net amount of cash actually received for premiums		$152,310 56
Received from home office (carried inside)	$3,384 50	
Aggregate cash income		$152,310 56
Received for increased capital	$50,000	

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$78,232 82	
Deduct amount actually received for salvages	1,886 95	
Net amount paid on losses (of which $5,449.55 belonged to prior years)		$76,345 87
Paid or allowed during the year for commissions and brokerage		55,110 39
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		6,755 83
Paid state, national, and local taxes, in this and other states		4,456 27
All other payments, viz.: rent and miscellaneous expenses		7,948 84
Remitted to home office (carried inside)	$4,523 45	
Aggregate cash expenditures		$150,617 20

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$9,078,364	$172,298 69
Written during the year	19,170,839	275,103 32
Total	$28,249,203	$447,397 01
Deduct expirations	8,029,214	127,934 29
In force at the end of the year	$20,219,989	$319,462 72
Deduct amount re-insured	882,531	17,446 00
Net amount in force December 31, 1890	$19,337,458	$302,016 72

GENERAL INTERROGATORIES.

Losses incurred during the year, fire	$84,845
Amount deposited in different States and countries for the security of *all* the company's policy-holders	238,250

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Oregon	$50,000 00	$1,790 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$77,300 00
Premiums received	1,898 07
Losses paid	None.
Total losses incurred during the year in the State of Michigan	None.

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UNITED STATES BRANCH.

MANNHEIM INSURANCE COMPANY.

MANNHEIM, GERMANY.

OFFICE, U. S. BRANCH NO. 16 EXCHANGE PLACE, NEW YORK CITY.

(Incorporated May 24, 1879; commenced business October 15, 1879.)

HUGO MENZEL, *General Agent.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.... $200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
United States bonds	$100,000 00	$121,500 00	
City of New York consolidated stock	200,000 00	202,000 00	
Totals (carried out at market value)	$300,000 00	$323,500 00	$323,500 00
Cash in company's principal office and in bank			1,672 62
Gross premiums in due course of collection			40,812 17
Aggregate amount of all the available assets of the company			$365,984 79

LIABILITIES.

Amount of unpaid losses (of which $5,000 are resisted)		$25,483 23
Amount of reserve on all outstanding marine risks		16,740 76
Commissions and brokerage		3,224 33
Aggregate liabilities (except deposit capital)		$45,448 32
Surplus as regards policy-holders	$320,536 47	
Deposit capital	200,000 00	
Surplus over deposit capital	$120,536 47	

INCOME DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$184,372 69	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	9,363 50	
Net amount of cash actually received for premiums		$175,009 19
Aggregate cash income		$175,009 19

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EXPENDITURES DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount actually paid for losses	$158,055 51	
Deduct amount actually received for salvages	36,268 92	
Net amount paid on marine losses		$121,786 59
Paid or allowed during the year for commissions and brokerage		20,730 10
Paid state, national, and local taxes, in this and other states		6,427 48
All other payments, viz.: miscellaneous expenses		8,609 62
Aggregate cash expenditures		$157,553 79

MISCELLANEOUS.

Risks and Premiums.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$2,150,617	$17,966 67
Written during the year	55,725,888	201,896 15
Total	$57,876,505	$219,862 82
Deduct expirations	56,576,583	203,122 06
Net amount in force December 31, 1890	$1,299,922	$16,740 76

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Marine and Inland Risks.
Marine and inland risks taken	$213,291 00
Premiums received	959 65
Losses paid	647 36
Total losses incurred during the year in the State of Michigan	647 36

UNITED STATES BRANCH.

MARINE INSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

OFFICE U. S. BRANCH, NO. 77 BEAVER ST., NEW YORK CITY.

(Incorporated 1836; commenced business 1836.)

PERCY CHUBB, *Attorney in the United States.*

Attorney for Michigan, JAMES W. MILLEN, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan....$200,000.

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ASSETS.

Stocks and Bonds Owned Absolutely by the Company.

Bonds:	Par Value.	Market Value.	
United States	$100,000 00	$121,000 00	
City of New York Dock	210,000 00	222,600 00	
City of New York Schoolhouse	90,000 00	95,400 00	
Totals (carried out at market value)	$400,000 00	$439,000 00	$439,000 00

Cash in company's principal office, $25.53; cash in banks, $30,911.96	30,937 49
Gross premiums in due course of collection	44,414 76
Bills receivable, *not matured*, taken for marine or inland risks	17,836 48
Due from other companies for re-insurance on losses already paid	8,554 45
Aggregate amount of the available assets of the company	$540,743 18
Deduct special deposit in Ohio	100,000 00
Total admitted assets	$440,743 18

LIABILITIES.

Amount of unpaid losses	$22,650 00
Amount of reserve on all outstanding marine risks	42,940 57
Commissions and brokerage	4,523 85
Taxes, $6,500; due re-insurance, $32,431.43	38,931 43
Aggregate	$109,045 85
Deduct liability on special deposit	1,000 00
Net liabilities (except deposit capital)	$108,045 85

Surplus as regards policy-holders	$332,697 33
Deposit capital	200,000 00
Surplus over deposit capital	$132,697 33

INCOME DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$453,140 78	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	162,214 81	
Net amount of cash actually received for premiums		$290,925 97
Bills and notes received during the year for premiums remaining unpaid (carried inside)	$17,836 48	
Aggregate cash income		$290,925 97

EXPENDITURES DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount actually paid for losses	$224,343 91	
Deduct amount actually received for salvages, $5,801.27; re-insurance, $43,075.47	48,876 74	
Net amount paid on losses (of which $52,796.94 belonged to prior years)		$175,467 17
Paid or allowed during the year for commissions and brokerage		45,508 56
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		15,750 62
Paid state, national, and local taxes, in this and other states		6,729 67
Aggregate cash expenditures		$243,456 02

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MISCELLANEOUS.

Risks and Premiums.	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$8,270,714	$39,537 38
Written during the year	155,694,258	439,301 44
Total	$163,964,972	$478,838 82
Deduct expirations	150,546,172	411,744 82
In force at the end of the year	$13,418,800	$67,094 00
Deduct amount re-insured	4,830,686	24,153 43
Net amount in force December 31, 1890	$8,588,114	$42,940 57

GENERAL INTERROGATORIES.

Amount deposited in different states and countries for the security of *all* the company's policy-holders $300,000

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of policy holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$100,000 00	$1,000 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Marine and Inland Risks.
Marine and inland risks taken	$1,932,355 00
Premiums received	16,009 62
Losses paid	19,034 25
Total losses incurred during the year in the State of Michigan	19,458 60

UNITED STATES BRANCH.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

LONDON AND EDINBURGH, GREAT BRITAIN.

OFFICE U. S. BRANCH, NO. 54 WILLIAM ST., NEW YORK CITY.

(Incorporated 1809; commenced business in the United States December, 1866.)

SAMUEL P. BLAGDEN, *Manager in the United States.*

Attorney for Michigan, FRANK M. ACKERMAN, of Lansing.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.... $200,000.

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ASSETS.

Stocks and Bonds Owned Absolutely by the Company.

Bonds:	Par Value.	Market Value.	
United States, 4s, 1907, registered	$500,000 00	$607,500 00	
United States, currency, 6s, 1899, registered	100,000 00	122,000 00	
United States, currency, 6s, 1898, registered	137,000 00	163,030 00	
United States, currency, 6s, 1897, registered	35,000 00	40,600 00	
United States, currency, 6s, 1896, registered	30,000 00	33,900 00	
United States, currency, 6s, 1895, registered	18,000 00	19,800 00	
New York Central & H. R. R. R. Co., 1st mortgage, 7 per cent, 1903, registered	500,000 00	655,000 00	
West Shore R. R. Co., 1st mortgage, guaranteed, 4s, 2361, registered	400,000 00	408,000 00	
N. Y., Lackawanna & W. R. R. Co., 1st mortgage, 6s, 1921, registered	100,000 00	132,000 00	
Del. & Hudson Canal Co., Penn. Div., 1st mortgage, 7s, 1917, registered	61,000 00	87,230 00	
St. Paul & Northern Pacific R. R. Co., general mortgage, gold 6s, 1923, registered	50,000 00	61,000 00	
Chicago & N. W. R. R. Co., consolidated sinking fund mortgage, 7s, 1915, registered	130,000 00	180,700 00	
Chicago & N. W. R. R. Co., consolidated sinking fund mortgage, 7s, 1915, coupons	26,000 00	36,140 00	
Baltimore & Ohio R. R. Co., gold, 5s, 1925, registered	158,000 00	167,480 00	
" " " " " coupons	42,000 00	44,520 00	
City of Boston, Stony Brook Imp. Scrip, 4s, 1917, registered	80,000 00	88,000 00	
N. Y. County 7 per cent Assessment fund stock, 1903, reg'd	22,000 00	29,480 00	
N. Y. City 7 per cent City Parks Improvement fund stock, 1902, registered	5,000 00	6,575 00	
N. Y. City 7 per cent Croton Water Main stock, 1900, reg'd	10,000 00	12,650 00	
N. Y. County 7 per cent Soldiers' Bounty Fund bond No. 3, 1896, registered	9,000 00	10,340 00	
N. Y. City 7 per cent consolidated stock, 1894, registered	3,000 00	3,270 00	
S. C. consolidated 6s, Brown bonds, 1893, coupons	12,500 00	12,500 00	
Alabama class "A" coupon bonds, 1906	10,000 00	10,300 00	
Tennessee settlement 6s, coupon bonds, 1918	1,100 00	1,155 00	
Virginia registered 10-40 bonds, 1919	46,300 00	18,520 00	
Virginia deferred certificates	18,666 67	1,493 00	
Totals (carried out at market value)	$2,504,566 67	$2,953,183 00	$2,953,183 00

Cash in company's principal office, $4,448.72; cash in bank, $134,429.91	138,878 63
Interest due and accrued on stocks, not included in "market value"	47,586 00
Premiums in due course of collection	284,604 36
Bills receivable, *not matured*, taken for fire, marine or inland risks	100 00
Special deposits	5,910 00
Due from other companies for re-insurance on losses already paid	3,323 63
Aggregate amount of the available assets of the company	$3,433,585 62
Deduct special deposits in other states	274,966 67
Total admitted assets	$3,158,618 95

LIABILITIES.

Amount of unpaid losses (of which $25,118.07 are resisted)		$172,459 24
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$758,449 48	
Re-insurance reserve *pro rata* on fire risks running more than one year	866,145 94	
Amount of reserve on all outstanding risks		1,624,595 42
Balances to the credit of special agents, etc.		5,756 82
Aggregate		$1,802,811 48
Deduct liabilities on special deposits		159,022 10
Net liabilities (except deposit capital)		$1,643,789 38
Surplus as regards policy-holders	$1,514,829 57	
Deposit capital	200,000 00	
Surplus over deposit capital	$1,314,829 57	

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INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$2,551,083 21	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	458,328 84	
Net amount of cash actually received for premiums		$2,092,754 37
Interest and dividends received on bonds and stocks, and from all other sources		141,458 46
Aggregate cash income		$2,234,212 83

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$1,342,640 78	
Deduct amount actually received for salvages, $10,852.58; re-insurance, $112,568.68	123,421 26	
Net amount paid on losses (of which $160,932.96 belonged to prior years)		$1,219,219 52
Paid or allowed during the year for commissions and brokerage		352,782 69
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		265,557 72
Paid state, national, and local taxes, in this and other states		54,153 89
All other payments, viz.: rent and miscellaneous expenses		70,968 09
Aggregate cash expenditures		$1,962,681 91

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$276,752,191	$2,968,373 46
Written during the year	263,220,617	2,602,467 26
Total	$540,003,808	$5,570,840 72
Deduct expirations	227,882,198	2,255,699 06
In force at the end of the year	$312,121,610	$3,315,141 66
Deduct amount re-insured	26,435,007	219,419 21
Net amount in force December 31, 1890	$285,686,603	$3,095,722 45

GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. branch to date	$35,122,308
Losses paid by U. S. branch to date	22,015,770
Losses incurred during the year, fire	1,208,865

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name, States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$100,000 00	$83,548 35
Oregon	50,000 00	10,572 68
Virginia	89,966 67	18,247 65
Georgia	25,000 00	34,936 88
North Carolina	10,000 00	11,716 54
Totals	$274 966 67	$159,022 10

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$5,525,046 00
Premiums received	96,599 27
Losses paid	76,433 74
Total losses incurred during the year in the State of Michigan	77,541 18

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UNITED STATES BRANCH.

NORTHERN ASSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, NO. 38 PINE ST., NEW YORK CITY.

(Incorporated 1836; commenced business 1836.)

GEO. W. BABB, JR., *Manager.*

WM. D. CROOKE, *Manager Western Department*, NO. 226 LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....$200,000.

ASSETS.

Real estate			$114,544 44

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	*Par Value.*	*Market Value.*	
United States	$595,150 00	$712,728 50	
City of Boston	129,500 00	132,335 00	
City of St. Louis	40,000 00	41,400 00	
Massachusetts State	35,000 00	38,300 00	
City of Providence	52,500 00	53,025 00	
City of St. Paul	50,000 00	53,000 00	
City of Minneapolis	100,000 00	101,500 00	
Totals (carried out at market value)	$1,002,150 00	$1,132,288 50	1,132,288 50

Cash in company's principal office, $3,472.33; cash in banks, $86,728.95	90,201 28
Interest due and accrued on stocks not included in "market value"	3,740 89
Gross premiums in due course of collection	161,389 65
Due from special agents	778 77
Due from other companies for re-insurance on losses already paid	29 79
Aggregate amount of the available assets of the company	$1,502,973 32
Deduct special deposits in other states	272,250 00
Total admitted assets	$1,230,723 32

LIABILITIES.

Amount of unpaid losses (of which $21,391 are resisted)		$118,089 32
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$424,362 96	
Re-insurance reserve *pro rata* on fire risks running more than one year	396,118 78	
Amount of reserve on all outstanding risks		820,481 74
Due and accrued for salaries, rent, advertising, or agency expenses		927 51
Commissions and brokerage and all other demands		33,836 72
Aggregate		$973,335 29
Deduct liabilities on special deposits		125,221 88
Net liabilities (except deposit capital)		$848,113 41

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Surplus as regards policy-holders	$382,609 91	
Deposit capital	200,000 00	
Surplus over deposit capital	$182,609 91	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,287,334 06	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	216,567 79	
Net amount of cash actually received for premiums		$1,070,766 27
Interest and dividends received on bonds and stocks, and from all other sources		60,325 50
Income from all other sources, viz.: profit and loss account		42 57
Remitted from home office (carried inside)	$28,959 40	
Aggregate cash income		$1,131,134 34

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$613,914 59	
Deduct amount actually received for salvages, $8,123.02; re-insurance, $25,990.06	34,113 08	
Net amount paid on losses (of which $77,976.46 belonged to prior years)		$579,801 51
Paid or allowed during the year for commissions and brokerage		182,795 71
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		66,201 04
Paid state, national, and local taxes, in this and other states		29,095 94
All other payments, viz.: miscellaneous expenses		101,661 95
Remitted to home office (carried inside)	$189,689 03	
Aggregate cash expenditures		$959,556 15

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$136,961,547	$1,456,945 03
Written during the year	128,048,439	1,322,686 76
Total	$265,009,986	$2,779,631 79
Deduct expirations	114,651,617	1,143,783 1[illegible]
In force at the end of the year	$150,358,369	$1,635,848 61
Deduct amount re-insured	5,797,803	63,778 23
Net amount in force December 31, 1890	$144,560,566	$1,572,070 3[illegible]

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$10,137,250
Losses paid by U. S. branch to date	6,093,124
Losses incurred during the year, fire	594,837

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$121,000 00	$83,232 9[illegible]
Virginia	60,500 00	18,857 13
Georgia	30,250 00	17,651 01
Oregon	60,500 00	5,480 84
Totals	$272,250 00	$125,221 8[illegible]

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BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,270,868 46
Premiums received	40,315 65
Losses paid	16,401 60
Total losses incurred during the year in the State of Michigan	18,408 28

UNITED STATES BRANCH.

NORWICH UNION FIRE INSURANCE SOCIETY.

NORWICH, ENGLAND.

OFFICE U. S. BRANCH, NOS. 59 & 61 WALL ST., NEW YORK CITY.

(Incorporated 1797; commenced business in the U. S. 1879.)

J. MONTGOMERY HARE, *Resident Manager.*

Attorney for Michigan, A. G. LINDSAY, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan....$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$40,000 00
Interest accrued on said mortgage loans		150 00
Total value of mortgaged premises, buildings (insured for $40,000)	$80,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Par Value.	Market Value.	
United States	$508,000 00	$617,220 00	
New York Central & Hudson River R. R.	75,000 00	94,875 00	
Chicago, Burlington & Quincy R. R.	100,000 00	88,000 00	
Chicago, Rock Island & Pacific Ry.	90,000 00	87,750 00	
Pennsylvania R. R. Co.	150,000 00	157,500 00	
New York, Chicago & St. Louis R. R.	100,000 00	91,000 00	
West Shore R. R.	40,000 00	40,100 00	
Richmond City, Va.	50,000 00	54,250 00	
Lake Shore & Michigan Southern R. R.	118,000 00	143,960 00	
Lehigh & Wilkesbarre Coal Co.	8,000 00	8,880 00	
Pennsylvania Equipment Trust certificates	52,000 00	50,482 05	
City of New York Water-Loan stock	100,000 00	106,034 16	
Totals (carried out at market value)	$1,391,000 00	$1,540,051 21	1,540,051 21

Cash in company's principal office, $1,449.50; cash in bank, $102,442.63	103,892 13
Interest due and accrued on stocks, not included in "market value"	11,515 47
Gross premiums in due course of collection	95,228 11
Due from other companies for re-insurance on losses already paid	455 40
Aggregate amount of the available assets of the company	$1,791,292 32
Deduct special deposits in other states	248,430 00
Total admitted assets	$1,542,862 32

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Items not admitted as available assets.

Salvage	$1,291 74

LIABILITIES.

Amount of unpaid losses		$93,073 74
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$485,421 82	
Re-insurance reserve *pro rata* on fire risks running more than one year	398,605 57	
Amount of reserve on all outstanding risks		884,027 39
Due and accrued for salaries, rent, advertising, or agency expenses		1,166 66
Commissions and brokerage		19,837 87
Aggregate		$998,105 66
Deduct liabilities on special deposits		109,239 48
Net liabilities (except deposit capital)		$888,866 18
Surplus as regards policy-holders	$653,996 14	
Deposit capital	200,000 00	
Surplus over deposit capital	$453,996 14	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,501,321 10	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	278,292 02	
Net amount of cash actually received for premiums		$1,223,029 08
Interest and dividends received on bonds and stocks, and from all other sources		64,231 09
Aggregate cash income		$1,287,260 17

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$667,136 20	
Deduct amount actually received for salvages and re-insurance	36,610 47	
Net amount paid on losses		$630,525 73
Paid or allowed during the year for commissions and brokerage		217,580 40
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		83,312 42
Paid state, national, and local taxes, in this and other states		14,343 42
All other payments, viz.: rent and miscellaneous expenses		93,226 28
Aggregate cash expenditures		$1,038,988 25

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$142,383,452	$1,432,430 25
Written during the year	150,944,100	1,526,044 27
Total	$293,327,552	$2,958,474 52
Deduct expirations	123,141,417	1,185,095 23
In force at the end of the year	$170,186,135	$1,773,379 29
Deduct amount re-insured	7,821,775	82,446 81
Net amount in force December 31, 1890	$162,364,360	$1,690,932 48

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GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$7,782,695
Losses paid by U. S. branch to date	4,188,614
Losses incurred during the year, fire	608,522
Amount deposited in different states and countries for the security of *all* the society's policy-holders	300,000

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$121,500 00	$45,520 35
Oregon	60,750 00	14,926 57
Virginia	35,805 00	26,057 29
Georgia	30,375 00	22,735 27
Totals	$248,430 00	$109,239 48

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,466,810 00
Premiums received	48,282 04
Losses paid	26,190 02
Total losses incurred during the year in the State of Michigan	29,891 31

UNITED STATES BRANCH.

PHŒNIX ASSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE, U. S. BRANCH, NO. 67 WALL ST., NEW YORK CITY.

(Incorporated 1782: commenced business in the U. S. 1879.)

A. D. IRVING, *Manager.* - - - - - - - - - - - E. B. CLARK, *Assistant Manager.*

Attorney for Michigan, JAMES J. CLARK, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, $200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
United States bonds	$1,198,000 00	$1,458,550 00	
Totals (carried out at market value)	$1,198,000 00	$1,458,550 00	$1,458,550 00
Cash in banks			427,246 55
Interest due and accrued on stocks, not included in "market value"			8,980 00
Gross premiums in due course of collection			201,951 11
Aggregate amount of the available assets of the company			$2,096,727 66
Deduct special deposits in other states			238,875 00
Total admitted assets			$1,857,852 66

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LIABILITIES.

Amount of unpaid losses (of which $9,843 are resisted)		$198,846 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$725,632 05	
Re-insurance reserve *pro rata* on fire risks running more than one year	618,755 81	
Amount of reserve on all outstanding risks		1,344,387 86
Commissions and brokerage and all other demands		62,092 04
Aggregate		$1,605,325 90
Deduct liabilities on special deposits		127,072 99
Net liabilities (except deposit capital)		$1,478,252 91
Surplus as regards policy-holders	$379,599 75	
Deposit capital	200,000 00	
Surplus over deposit capital	$179,599 75	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$2,462,851 41	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	678,145 71	
Net amount of cash actually received for premiums		$1,784,705 70
Interest and dividends received on bonds and stocks, and from all other sources		56,920 00
Aggregate cash income		$1,841,625 70

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$1,229,608 52	
Deduct amount actually received for salvages, $7,655.62; re-insurance, $320,061.73	327,717 35	
Net amount paid on losses		$901,891 17
Paid or allowed during the year for commissions and brokerage		321,854 54
Paid during the year for salaries, fees, and all other charges of officers clerks, agents, and all other employés		78,044 29
Paid state, national, and local taxes, in this and other states		53,926 02
All other payments, viz.: rents and miscellaneous expenses		135,393 28
Aggregate cash expenditures		$1,491,109 30

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$230,700,842	$2,099,979 29
Written during the year	270,394,563	2,416,665 52
Total	$501,095,405	$4,516,644 81
Deduct expirations	203,413,320	1,713,466 10
In force at the end of the year	$297,682,085	$2,803,178 71
Deduct amount re-insured	27,592,498	215,294 71
Net amount in force December 31, 1890	$270,089,587	$2,587,884 00

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GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$13,611,314
Losses paid by U. S. branch to date	8,388,962
Losses incurred during the year, fire	909,009
Amount deposited in different states and countries for the security of *all* the company's policy-holders	358,500

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$122,500 00	$39,382 30
Virginia	24,500 00	36,468 21
Georgia	30,625 00	33,511 88
Oregon	61,250 00	17,710 60
Totals	$238,875 00	$127,072 99

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,700,570 02
Premiums received	43,345 68
Losses paid	10,921 62
Total losses incurred during the year in the State of Michigan	13,152 00

UNITED STATES BRANCH.

QUEEN INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, No. 60 WALL ST., NEW YORK CITY.

(Incorporated 1858; commenced business in the U. S. 1866.)

JAMES A. MACDONALD, *Manager.*

JOSEPH M. ROGERS, *Manager Western Department*, No. 169 La Salle St., Chicago, Ill.

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan, $200,000.

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ASSETS.

Stocks and Bonds Owned Absolutely by the Company.

Bonds:	Par Value.	Market Value.	
United States 4 per cent	$265,000 00	$324,625 00	
N. Y., Lackawanna & Western 6 per cent R. R.	100,000 00	130,000 00	
" " " 5 " "	100,000 00	107,500 00	
Chicago & South Western 7 per cent R. R.	10,000 00	12,016 66	
North Wisconsin 6 per cent R. R.	30,000 00	33,100 00	
Chicago, Burlington & Quincy 7 per cent R. R.	25,000 00	31,125 00	
Chicago, Burlington (Iowa Div.) 4 per cent R. R.	15,000 00	13,800 00	
Chicago, Rock Island & Pacific 6 per cent R. R.	5,000 00	6,200 00	
" " " 5 " "	30,000 00	29,400 00	
Fremont, Elkhorn & Mo. 6 per cent R. R.	10,000 00	12,100 00	
Chicago, Milwaukee & St. Paul (Dubuque Div.) 6 per cent R. R.	10,000 00	11,300 00	
Chicago, Milwaukee (Chicago & Pacific W. Div.) 5 per cent R. R.	18,000 00	19,080 00	
Chicago, Milwaukee (Wis. & Minn. Div.) 5 per cent R. R.	33,000 00	33,495 00	
Chicago, Milwaukee (Chicago & Missouri Div., 5 per cent R. R.	30,000 00	29,250 00	
Chicago, Milwaukee (Hastings & Dakota Div.) 7 per cent R. R.	15,000 00	18,450 00	
Chicago & North Western 5 per cent R. R.	50,000 00	52,500 00	
Baltimore & Ohio 5 per cent R. R.	10,000 00	10,600 00	
Pennsylvania Company 4½ per cent R. R.	50,000 00	53,500 00	
Morris & Essex 7 per cent R. R.	110,000 00	143,550 00	
Michigan Central 5 per cent R. R.	20,000 00	22,700 00	
" " 5 " "	23,000 00	24,035 00	
West Shore 4 per cent R. R.	100,000 00	102,000 00	
Central R. R. of New Jersey 5 per cent R. R.	80,000 00	87,400 00	
Lake Shore & Mich. Southern 7 per cent R. R.	50,000 00	61,000 00	
Northern Pacific 6 per cent R. R.	48,000 00	55,320 00	
Canada Southern 5 per cent R. R.	25,000 00	26,562 50	
Chicago, St. Paul, Minneapolis & Omaha 6 per cent R. R.	25,000 00	28,937 50	
Albany & Susquehanna 6 per cent R. R.	25,000 00	29,312 50	
Detroit & Bay City 8 per cent R. R.	20,000 00	26,166 66	
Louisville & Nashville 7 per cent R. R.	15,000 00	16,800 00	
Evansville & Indianapolis 6 per cent R. R.	25,000 00	27,250 00	
New York City Water stock 3 per cent	100,000 00	103,000 00	
" " Consolidated Dock 3 per cent	100,000 00	104,000 00	
" " Consolidated Gas Co. 5 per cent debenture	20,000 00	22,000 00	
Farmers' Loan and Trust Company stock	10,000 00	75,000 00	
Allegheny Valley 7 per cent R. R.	20,000 00	25,000 00	
Lake Shore 7 per cent R. R.	15,000 00	18,300 00	
Illinois Central 4 per cent R. R.	23,000 00	22,540 00	
Ohio & Mississippi 6 per cent R. R.	10,000 00	10,000 00	
Chicago, Mil. & St. Paul 7 per cent R. R.	25,000 00	30,500 00	
Totals (carried out at market value)	$1,695,000 00	$1,994,415 82	$1,994,415 82

Cash in company's principal office, $1,444.92; cash in bank, $394,066.98	395,511 90
Gross premiums in due course of collection	33,571 34
Aggregate amount of the available assets of the company	$2,453,499 06
Deduct special deposits in other states	306,250 00
Total admitted assets	$2,147,249 06

LIABILITIES.

Amount of unpaid losses (of which $11,551.60 are resisted)		$135,834 83
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$609,804 27	
Re-insurance reserve *pro rata* on fire risks running more than one year	653,192 48	
Amount of reserve on all outstanding risks		1,262,996 75
Drafts presented for payment at close of year		4,238 22
To secure expenses in a suit		5,000 00
Commissions to become due		5,535 35
Aggregate		$1,413,605 15
Deduct liabilities on special deposits		159,053 24
Net liabilities (except deposit capital)		$1,254,551 91

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Surplus as regards policy-holders	$892,697 15
Deposit capital	200,000 00
Surplus over deposit capital	$692,697 15

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,939,789 24	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	362,981 90	
Net amount of cash actually received for premiums		$1,576,807 34
Interest and dividends received on bonds and stocks, and from all other sources		91,927 53
Income from all other sources, viz.: rents		1,708 33
Aggregate cash income		$1,670,443 20

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$965,297 55	
Deduct amount actually received for salvages, $3,863.38; re-insurance, $48,488.90	52,352 28	
Net amount paid on losses (of which $128,097.94 belonged to prior years)		$912,945 27
Paid or allowed during the year for commissions and brokerage		238,595 90
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		111,396 53
Paid state, national, and local taxes, in this and other states		42,721 34
All other payments, viz.: miscellaneous expenses		98,458 66
Aggregate cash expenditures		$1,404,117 70

MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1889	$214,170,839	$2,365,401 64
Written during the year	175,403,508	1,943,708 31
Total	$389,574, 332	$4,309,109 95
Deduct expirations	159,971,923	1,773,698 10
In force at the end of the year	$229,602,409	$2,535,416 85
Deduct amount re-insured	7,995,046	75,722 21
Net amount in force December 31, 1890	$221,607,363	$2,459,694 64

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$23,797,670
Losses paid by U. S. branch to date	15,034,725
Losses incurred during the year, fire	904,759
Amount deposited in different states and countries for the security of *all* the company's policy-holders	207,000

Amount deposited in various States and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Ohio	$122,500 00	$94,063 80
Oregon	61,250 00	5,480 84
Virginia	61,250 00	23,582 00
Georgia	30,625 00	17,731 00
Dakota	30,625 00	18,195 60
Totals	$306,250 00	$159,053 24

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BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,446,398 00
Premiums received	53,304 59
Losses paid	40,540 72
Total losses incurred during the year in the State of Michigan	41,039 72

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

WM. BLAIR, *President.* - - - - - - - - - - - THOMAS WM. DIXON, *Secretary.*

Attorney for Michigan, HENRY MCMORRAN, of Port Huron.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan----$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
New York City Dock bonds	$100,000 00	$104,000 00	
New York City School bonds	50,000 00	51,500 00	
New York City Additional Water stock	50,000 00	51,250 00	
United States bonds	25,000 00	30,000 00	
Totals (carried out at market value)	$225,000 00	$236,750 00	$236,750 00
Cash in company's principal office, $23.74; cash in banks, $2,260.94			2,284 68
Interest due and accrued on stocks, not included in "market value"			1,125 00
Gross premiums in due course of collection			20,264 97
Bills receivable, *not matured*, taken for marine or inland risks			140 00
Aggregate amount of the available assets of the company			$260,564 65

LIABILITIES.

Amount of unpaid losses (of which $4,683.48 are resisted)		$6,221 71
Amount of reserve on all outstanding marine and inland navigation risks		15,558 37
Commissions and brokerage		941 12
Re-insurance		1,360 33
Aggregate liabilities (except deposit capital)		$24,081 53
Surplus as regards policy-holders	$236,483 12	
Deposit capital	200,000 00	
Surplus over deposit capital	$36,483 12	

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INCOME DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$84,627 07	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	31,259 19	
Net amount of cash actually received for premiums		$53,367 88
Interest and dividends received on bonds and stocks, and from all other sources		6,000 00
Aggregate cash income		$59,367 88

EXPENDITURES DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount actually paid for losses	$72,296 12	
Deduct amount actually received for salvages	42,563 81	
Net amount paid on losses		$29,732 31
Paid or allowed during the year for commissions and brokerage		4,884 18
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		4,365 50
Paid state, national, and local taxes, in this and other states		266 66
All other payments, viz.: miscellaneous expenses		3,222 50
Aggregate cash expenditures		$42,471 15

MISCELLANEOUS.

Risks and Premiums.	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889		
Written during the year	$15,614,824	$104,892 04
Total	$15,614,824	$104,892 04
Deduct expirations	14,736,203	83,968 36
In force at the end of the year	$878,621	$20,923 68
Deduct amount re-insured	144,988	2,236 65
Net amount in force December 31, 1890	$733,633	$18,687 03

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Marine and Inland Risks.
Marine and inland risks taken	$138,780 00
Premiums received	4,121 55
Losses paid	15,052 29
Total losses incurred during the year in the State of Michigan	15,052 29

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UNITED STATES BRANCH.

ROYAL INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, ROYAL BUILDING, CHICAGO, ILL.

(Incorporated 1845; commenced business in the U. S. 1851.)

E. L. ALLEN, *Manager for Northwestern States.*

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.... $200,000.

ASSETS.

Real estate	$1,818,200 10

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States	$560,000 00	$583,200 00	
Illinois Central R. R. Co.	100,000 00	105,000 00	
Albany & Susquehanna R. R. Co.	100,000 00	122,000 00	
N. Y. Central & Hudson River R. R. Co.	100,000 00	131,000 00	
Milwaukee & St. Paul Railway Co.	100,000 00	123,500 00	
Delaware & Hudson Canal Co.	40,000 00	57,200 00	
New York, Lackawanna & Western R. R. Co.	100,000 00	131,000 00	
New York & Harlem R. R. Co.	110,000 00	136,400 00	
Chicago & Northwestern R. R. Co.	100,000 00	140,000 00	
West Shore R. R. Co.	100,000 00	102,000 00	
Chicago, Rock Island & Pacific R. R. Co.	100,000 00	128,000 00	
Brooklyn & Montauk R. R. Co.	25,000 00	27,000 00	
Syracuse, Binghamton & New York R. R. Co.	50,000 00	68,000 00	
Morris & Essex R. R. Co.	16,000 00	22,720 00	
St. Paul, Minneapolis & Manitoba R. R. Co.	50,000 00	59,000 00	
Pittsburg, Fort Wayne & Chicago R. R. Co.	14,000 00	20,160 00	
Chicago, Burlington & Quincy R. R. Co.	50,000 00	68,000 00	
Cincinnati, Indianapolis, St. Louis & Chicago R. R. Co.	100,000 00	101,000 00	
Michigan Central R. R. Co.	70,000 00	80,290 00	
Rome, Watertown & Ogdensburgh R. R. Co.	25,000 00	26,500 00	
New York, Chicago & St. Louis R. R. Co.	100,000 00	94,000 00	
Central R. R. Co. of New Jersey	100,000 00	110,500 00	
Lehigh Valley R'y Co.	150,000 00	156,750 00	
United New Jersey & Canal Co.	200,000 00	218,000 00	
Chicago, Milwaukee & St. Paul R. R. Co.	62,000 00	76,260 00	
Totals (carried out at market value)	$2,522,000 00	$2,982,480 00	2,982,480 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $102,390	85,000 00
Cash in company's principal office, $4,861.70; cash in bank, $579,805.47	584,667 17
Interest due and accrued on stocks, not included in "market value"	5,600 00
Interest due and accrued on collateral loans	11 66
Gross premiums in due course of collection	340,122 31
Unpaid premiums payable direct to home office by assured on policies issued therefrom within three months	132,349 10
Bills receivable, *not matured*, taken for fire, marine, or inland risks	4,300 70
Rents due and accrued	14,872 68
Accrued interest on bank deposits	24 02
Due from other companies for re-insurance on losses already paid	6,152 38
Aggregate amount of the available assets of the company	$5,973,780 32
Deduct special deposits in other states	276,750 00
Total admitted assets	$5,697,030 32

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LIABILITIES.

Amount of unpaid losses (of which $45,976.33 are resisted)		$445,512 08
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$1,244,832 46	
Re-insurance reserve *pro rata* on fire risks, running more than one year	1,632,384 52	
Amount of reserve on all outstanding risks		2,877,216 98
Reclaimable by insured on perpetual policies (entire deposit or premiums taken)		142,245 53
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department		123,000 00
Due and accrued for salaries, rent, advertising, or agency expenses		2,731 27
Commissions and brokerage		86,051 55
Return premiums and re-insurance		110,238 50
Taxes, $10,196.76; miscellaneous, $770.15		10,966 91
Aggregate		$3,797,962 82
Deduct liabilities on special deposits		276,750 00
Net liabilities (except deposit capital)		$3,521,212 82
Surplus as regards policy-holders	$2,175,817 50	
Deposit capital	200,000 00	
Surplus over deposit capital	$1,975,817 50	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$4,687,589 58	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	1,112,749 50	
Net amount of cash actually received for premiums		$3,574,840 08
Interest and dividends received on bonds and stocks, and from all other sources		119,329 44
Income from all other sources, viz.: rents		70,379 27
Deposit premiums (less 5 per cent) received for perpetual fire risks (carried inside)	$19,207 10	
Remitted from home office (carried inside)	237,337 99	
Aggregate cash income		$3,764,548 79

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$2,068,685 53	
Deduct amount actually received for salvages, $16,227.49; re-insurance, $220,385.33	236,612 82	
Net amount paid on losses (of which $295,934.29 belonged to prior years)		$1,832,072 71
Paid or allowed during the year for commissions and brokerage		647,920 19
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		170,903 53
Paid state, national, and local taxes, in this and other states		74,660 91
All other payments, viz.: rents and miscellaneous expenses		269,382 38
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)	$8,818 00	
Remitted to home office (carried inside)	321,721 05	
Aggregate cash expenditures		$2,994,939 72

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$507,067,524	$4,825,078 06
Written during the year	665,435,149	4,661,317 00
Total	$1,172,502,673	$9,486,395 06
Deduct expirations	506,023,762	3,580,877 45
In force at the end of the year	$666,478,911	$5,905,517 61
Deduct amount re-insured	63,857,902	445,742 96
Net amount in force December 31, 1890	$602,621,009	$5,459,774 65

GENERAL INTERROGATORIES.

Losses incurred during the year, fire $1,959,704

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$123,000 00	$123,000 00
Virginia	61,500 00	61,500 00
Georgia	30,750 00	30,750 00
Oregon	61,500 00	61,500 00
Total	$276,750 00	$276,750 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$2,674,797 95
Premiums received	38,853 55
Losses paid	28,669 75
Total losses incurred during the year in the State of Michigan	28,554 75

UNITED STATES BRANCH.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

OFFICE U. S. BRANCH, NO. 223 ASYLUM ST., HARTFORD, CT.

(Incorporated 1824; commenced business in the U. S. 1880.)

M. BENNETT, JR., *Manager.* - - - - - - JAMES H. BREWSTER, *Assistant Manager.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, $200,000.

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ASSETS.

Loans on bond and mortgage of real estate (first liens)		$919,800 00
Interest due, $10,613.75, and accrued $5,839.82 on said mortgage loans; total		16,453 57
Value of lands mortgaged	$1,117,557	
Buildings (insured for $920,300)	1,212,443	
Total value of mortgaged premises	$2,330,000	

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	*Market Value.*	
United States registered 4 per cent bonds	$50,000 00	$61,000 00	
County of Middlesex debentures	50,000 00	55,000 00	
City of Toronto bonds	50,000 00	52,000 00	
Ontario Railway Subsidy bonds	51,912 00	36,844 51	
Canada 4 per cent inscribed stock	97,333 33	110,000 00	
City of Richmond bonds	25,000 00	25,250 00	
Funded Debt of Ohio bonds	100,000 00	105,000 00	
Georgia State bonds	25,000 00	25,750 00	
Freehold Loan and Savings Co. debenture	25,000 00	25,000 00	
New York City 3 per cent bonds	200,000 00	208,000 00	
Land Security Co. debentures	25,000 00	25,000 00	
Totals (carried out at market value)	$699,245 33	$728,844 51	728,844 51

Cash in company's principal office, $251.91; cash in bank, $131,098.76	131,350 67
Interest due and accrued on stocks, not included in "market value"	4,125 00
Gross premiums in due course of collection	92,956 14
Due from other companies for re-insurance on losses already paid	1,702 61
Aggregate amount of the available assets of the company	$1,895,232 50
Deduct special deposits in other states	327,000 00
Total admitted assets	$1,568,232 50

LIABILITIES.

Amount of unpaid losses (of which $3,195 are resisted)		$62,960 20
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy	$208,604 90	
Re-insurance reserve *pro rata* on fire risks running more than one year	185,553 72	
Amount of reserve on all outstanding risks		394,158 62
Due and accrued for salaries, rent, advertising, or agency expenses		13,418 07
All other demands		16,919 16
Aggregate		$487,456 05
Deduct liabilities on special deposits		142,421 09
Net liabilities (except deposit capital)		$345,034 96
Surplus as regards policy-holders	$1,223,197 54	
Deposit capital	200,000 00	
Surplus over deposit capital	$1,023,197 54	

INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums	$1,009,450 49
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	409,367 23

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Net amount of cash actually received for premiums	$600,083 26
Interest received on bonds and mortgages	46,295 03
Interest and dividends received on bonds and stocks, and from all other sources	22,012 74
Aggregate cash income	$668,391 03

EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $59,082.93 belonged to prior years)	$256,763 65
Paid or allowed during the year for commissions and brokerage	101,234 05
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	29,811 53
Paid state, national and local taxes in this and other states	18,306 75
All other payments, viz.: miscellaneous expenses	33,347 55
Aggregate cash expenditures	$439,463 53

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$89,608,223	$1,000,290 75
Written during the year	104,980,376	1,054,975 33
Total	$194,588,599	$2,055,266 08
Deduct expirations	89,669,735	946,299 93
In force at the end of the year	$104,918,864	$1,108,966 15
Deduct amount re-insured	32,688,590	353,797 06
Net amount in force December 31, 1890	$72,230,274	$755,169 09

GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. Branch to date	$4,381,551
Losses paid by U. S. Branch to date	2,431,713
Losses incurred during the year, fire	259,698
Amount deposited in different states and countries for the security of *all* the company's policy-holders	208,000

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$105,000 00	$17,125 75
Oregon	61,000 00	10,800 00
Georgia	35,750 00	11,750 00
Virginia	25,250 00	19,121 24
Canada	110,000 00	83,624 10
Totals	$327,000 00	$142,421 09

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$735,675 00
Premiums received	16,096 24
Losses paid	15,251 35
Total losses incurred during the year in the State of Michigan	18,308 82

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UNITED STATES BRANCH.

SEA INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, No. 77 BEAVER ST., NEW YORK CITY.

PERCY CHUBB, *Attorney for the U. S.*

Attorney for Michigan, HENRY MCMORRAN, of Port Huron.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan....$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
United States bonds	$200,000 00	$242,000 00	
Totals (carried out at market value)	$200,000 00	$242,000 00	$242,000 00
Cash in bank			5,230 20
Gross premiums in due course of collection			71,337 51
Due from other companies for re-insurance on losses already paid			3,029 00
Aggregate amount of all the available assets of the company			$321,596 71

LIABILITIES.

Amount of unpaid losses		$52,500 00
Amount of reserve on all outstanding marine risks		54,158 83
Taxes		7,000 00
Commissions and brokerage		2,481 65
Premiums due to re-insured		10,929 28
Aggregate liabilities (except deposit capital)		$127,069 76
Surplus as regards policy-holders	$194,526 95	
Deposit capital	200,000 00	
Impairment of deposit capital	—$5,473 05	

INCOME DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$440,871 65	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	144,877 49	
Net amount of cash actually received for premiums		$295,994 16
Interest and dividends received on bonds and stocks, and from all other sources		12,000 00
Aggregate cash income		$307,994 16

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EXPENDITURES DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount actually paid for losses	$285,223 24	
Deduct amount actually received for salvages, $4,326.92; re-insurance, $68,185.34	72,512 26	
Net amount paid on losses (of which $72,795 belonged to prior years)		$212,710 98
Paid or allowed during the year for commissions and brokerage		28,646 09
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		4,826 73
Paid state, national, and local taxes, in this and other states		7,585 87
Aggregate cash expenditures		$253,769 67

MISCELLANEOUS.

Risks and Premiums.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$4,758,574	$51,743 23
Written during the year	65,622,238	449,819 80
Total	$70,380,812	$501,563 03
Deduct expirations	61,439,917	433,752 20
In force at the end of the year	$8,940,895	$67,810 83
Deduct amount re-insured	1,780,180	13,652 00
Net amount in force December 31, 1890	$7,160,715	$54,158 83

GENERAL INTERROGATORIES.

Losses incurred during the year	$192,416

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Marine and Inland Risks.
Marine and inland risks taken	$129,083 00
Premiums received	3,365 04
Losses paid	7,430 06
Total losses incurred during the year in the State of Michigan	7,503 49

UNITED STATES BRANCH.

STANDARD MARINE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, NEW YORK CITY.

J. D. BARRETT, *Attorney.*

Attorneys for Michigan, PARKER & MILLEN, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....$200,000.

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ASSETS.

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	Market Value.	
New York School House bonds	$200,000 00	$202,000 00	
Totals (carried out at market value)	$200,000 00	$202,000 00	$202,000 00
Cash in N. Y. agency office, $18.05; cash in bank, $14,084.02			14,102 07
Interest due and accrued on bonds, not included in "market value"			1,000 00
Net premiums in due course of collection			4,266 64
Bills receivable, *not matured*, taken for marine or inland risks			5,077 93
Due from other companies for re-insurance on losses already paid			487 91
Aggregate amount of all the available assets of the company			$226,934 55

LIABILITIES.

Amount of unpaid losses		$11,645 00
Amount of reserve on all outstanding marine risks		21,488 19
Aggregate liabilities (except deposit capital)		$33,133 19
Surplus as regards policy-holders	$193,801 36	
Deposit capital	200,000 00	
Impairment of deposit capital	—$6,198 64	

INCOME DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$163,186 39	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	52,220 93	
Net amount of cash actually received for premiums		$110,965 46
Interest and dividends received on bonds		6,000 00
Bills and notes received during the year for premiums remaining unpaid (carried inside)	$5,077 93	
Aggregate cash income		$116,965 46

EXPENDITURES DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount actually paid for losses	$165,390 44	
Deduct amount actually received for salvages, $19,279.69; re-insurance, $51,662.72	70,942 41	
Net amount paid on losses (of which $30,756.43 belonged to prior years)		$94,448 03
Paid or allowed during the year for commissions and brokerage		1,297 71
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		11,298 00
Paid state, national and local taxes, in this and other states		3,507 40
All other payments, viz.: miscellaneous expenses		2,731 95
Aggregate cash expenditures		$113,283 09

MISCELLANEOUS.

Risks and Premiums.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1889	$1,531,389	$8,620 15
Written during the year	37,239,780	172,706 58
Total	$38,771,169	$181,326 73
Deduct expirations	36,897,989	159,838 54
In force at the end of the year	$1,873,180	$21,488 19
Deduct amount re-insured	332,326	4,447 10
Net amount in force December 31, 1890	$1,540,854	$17,041 09

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GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. branch to date	$275,050
Losses paid by U. S. branch to date	198,519
Losses incurred during the year, marine and inland	164,220

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Marine and Inland Risks.
Marine and inland risks taken	$526,768 00
Premiums received	13,498 43
Losses paid	2,320 37
Total losses incurred during the year in the State of Michigan	2,320 37

UNITED STATES BRANCH.

SUN FIRE OFFICE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, NO. 54 PINE ST., NEW YORK CITY.

(Incorporated 1710; commenced business in the U. S., August 1, 1882.)

J. J. GUILE, *Manager.*

Attorney for Michigan, LEWIS F. MARGAH, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan....$200,000.

ASSETS.

Real estate		$210,000 00
Loans on bond and mortgage of real estate (first liens)		496,000 00
Interest due $5,010 and accrued $4,280 on said mortgage loans; total		9,290 00
Value of lands mortgaged	$518,500	
Buildings (insured for $269,000)	334,000	
Total value of mortgaged premises	$852,500	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States	$504,000 00	$609,840 00	
City of New York	204,000 00	216,240 00	
City of Brooklyn	80,000 00	84,000 00	
Savannah & Western R. R.	25,000 00	22,000 00	
Central R. R. of New Jersey	25,000 00	27,250 00	
St. Paul & Lake Superior R'y	15,000 00	15,300 00	
New York, Ontario & Western R. R.	25,000 00	23,000 00	
Totals (carried out at market value)	$878,000 00	$997,630 00	997,630 00

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Cash in company's principal office, $5,503.27; cash in bank, $164,556,67		$170,059 94
Interest due and accrued on stocks, not included in "market value"		14,978 32
Interest due and accrued on bank balances		1,963 48
Gross premiums in due course of collection		321,053 18
Rents due and accrued		1,750 00
Aggregate amount of the available assets of the company		$2,222,724 92
Deduct special deposits in other states		163,350 00
Total admitted assets		$2,059,374 92

LIABILITIES.

Amount of unpaid losses (of which $14,335 are resisted)		$148,109 65
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$529,044 01	
Re-insurance reserve *pro rata* on fire risks running more than one year	623,311 04	
Amount of reserve on all outstanding risks		1,152,355 05
Due and accrued for salaries, rent, advertising, or agency expenses		1,833 33
Taxes		3,053 18
Commissions and brokerage		35,026 00
Return premiums		32,974 00
Aggregate		$1,373,351 21
Deduct liabilities on special deposits		97,284 71
Net liabilities (except deposit capital)		$1,276,066 50
Surplus as regards policy-holders	$783,308 42	
Deposit capital	200,000 00	
Surplus over deposit capital	$583,308 42	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$1,836,068 70	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	380,850 89	
Net amount of cash actually received for premiums		$1,455,217 81
Interest received on bonds and mortgages		35,158 22
Interest and dividends received on bonds and stocks, and from all other sources		25,734 95
Income from all other sources, viz.: rents		4,856 09
Aggregate cash income		$1,520,967 07

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses	$856,745 07	
Deduct amount actually received for salvages, $13,661.34; re-insurance, $77,732.45	91,393 79	
Net amount paid on losses (of which $109,715.42 belonged to prior years)		$765,351 28
Paid or allowed during the year for commissions and brokerage		253,635 60
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		64,154 07
Paid state, national and local taxes, in this and other states		30,805 46
All other payments, viz.: miscellaneous expenses		129,593 06
Aggregate cash expenditures		$1,243,539 47

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MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$198,668,414	$1,990,096 45
Written during the year	175,236,949	1,935,672 92
Total	$373,905,363	$3,925,766 37
Deduct expirations	142,815,860	1,565,883 12
In force at the end of the year	$231,089,503	$2,359,883 25
Deduct amount re-insured	15,123,000	159,135 00
Net amount in force December 31, 1890	$215,966,503	$2,200,748 25

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$9,862,754
Losses paid by U. S. branch to date	6,146,242
Losses incurred during the year, fire	787,502
Amount deposited in different states and countries for the security of *all* the company's policy-holders	754,890

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Ohio	$121,000 00	$61,061 75
Virginia	12,100 00	17,597 14
Georgia	30,250 00	18,625 82
Totals	$163,350 00	$97,284 71

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$3,480,800 00
Premiums received	80,008 21
Losses paid	31,396 87
Total losses incurred during the year in the State of Michigan	42,221 53

UNITED STATES BRANCH.

TRANSATLANTIC FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

OFFICE U. S. BRANCH, NO. 54 PINE ST., NEW YORK CITY.

(Incorporated 1872; commenced business in the U. S. 1877.)

E. HARBERS, *Manager*.

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

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CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....$200,000.

ASSETS.

Stocks and Bonds Owned Absolutely by the Company.

Bonds:	Par Value.	Market Value.	
New York City	$262,000 00	$273,790 00	
Western Union Telegraph Trust	10,000 00	10,000 00	
Pennsylvania Co. registered	10,000 00	10,500 00	
West Shore guar. reg.	10,000 00	10,200 00	
Philadelphia & Reading	10,000 00	8,025 00	
St. Louis & San Francisco Trust	10,000 00	9,100 00	
Chicago, Rock Island & Pacific reg.	10,000 00	9,975 00	
Atlantic & Pacific guar.	10,000 00	7,375 00	
Northern Pacific	10,000 00	11,575 00	
Illinois Central R. R.	10,000 00	10,000 00	
St. Paul, Minn. & Man.	10,000 00	10,000 00	
City of Richmond	10,000 00	10,800 00	
Pennsylvania Equipment Trust	10,000 00	10,000 00	
Western New York & Penn. R. R. Co.	10,000 00	9,900 00	
Totals (carried out at market value)	$392,000 00	$400,440 00	$400,440 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $63,080	50,000 00
Cash in company's principal office, $2,097.49; cash in bank, $52,835.74	54,933 23
Gross premiums in due course of collection	29,422 49
Aggregate amount of all the available assets of the company	$534,795 72

LIABILITIES.

Amount of unpaid losses (of which $5,217.50 are resisted)		$27,998 64
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$111,738 65	
Re-insurance reserve *pro rata* on fire risks running more than one year	60,028 47	
Amount of reserve on all outstanding risks		171,767 12
Commissions and brokerage		3,788 72
Aggregate liabilities (except deposit capital)		$203,554 48
Surplus as regards policy-holders	$331,241 24	
Deposit capital	200,000 00	
Surplus over deposit capital	$131,241 24	

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$300,034 82	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	36,160 52	
Net amount of cash actually received for premiums		$263,874 30
Interest and dividends received on bonds and stocks, and from all other sources		17,248 14
Aggregate cash income		$281,122 44

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EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $14,890.49 belonged to prior years)	$140,881 36
Paid or allowed during the year for commissions and brokerage	67,978 37
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	16,887 58
Paid state, national, and local taxes, in this and other states	5,190 95
All other payments, viz.: miscellaneous expenses	16,996 72
Aggregate cash expenditures	$247,934 98

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$29,723,998	$304,900 29
Written during the year	30,982,834	303,536 05
Total	$60,716,832	$608,436 34
Deduct expirations	28,144,858	280,706 03
Net amount in force December 31, 1890	$32,571,974	$327,730 31

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$3,020,950
Losses paid from organization to date	1,887,044
Losses incurred during the year, fire	148,773

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$334,962 00
Premiums received	9,678 34
Losses paid	5,573 67
Total losses incurred during the year in the State of Michigan	8,029 18

UNITED STATES BRANCH.

UNION MARINE INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, NO. 51 WALL ST., NEW YORK CITY.

(Incorporated 1863; commenced business in the U. S., Oct. 14, 1880.)

JAMES A. WHITLOCK, *Attorney for the U. S.*

Attorney for Michigan, JAMES M. JONES, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, $200,000.

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ASSETS.

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	Market Value.	
City of New York Additional Water stock	$200,000 00	$209,000 00	
Bonds:			
Eastern R. R.	68,445 85	83,887 78	
Boston & Lowell R. R.	14,000 00	15,340 00	
Boston & Albany R. R.	4,000 00	4,370 00	
Boston & Maine R. R.	6,000 00	6,525 00	
Old Colony R. R.	8,000 00	8,765 50	
Totals (carried out at market value)	$300,445 85	$327,888 28	$327,888 28

Cash in hands of agents $24,404.61; cash in bank $20,177.66	44,582 27
Interest due and accrued on stocks, not included in "market value"	2,213 49
Gross premiums in due course of collection	73,614 33
Due from other companies for re-insurance on losses already paid	3,445 27
Aggregate amount of all the available assets of the company	$451,743 64

LIABILITIES.

Amount of unpaid losses (of which $13,500 are resisted)	$28,331 43
Amount of reserve on all outstanding marine and marine risks	43,507 04
Due and accrued for salaries, rent, advertising or agency expenses	583 34
Due for re-insurance	26,365 40
Commissions and brokerage	4,460 55
Aggregate liabilities (except deposit capital)	$103,247 76

Surplus as regards policy-holders	$348,495 88
Deposit capital	200,000 00
Surplus over deposit capital	$148,495 88

INCOME DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$528,263 93	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	216,989 21	
Net amount of cash actually received for premiums		$311,274 72
Interest and dividends received on bonds and stocks, and from all other sources		14,151 72
Income from all other sources, viz.: rents		744 07
Re-insurance collected on losses paid by home office		151,833 48
Remittances from home office (carried inside)	$20,258 34	
Aggregate cash income		$478,003 99

EXPENDITURES DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount actually paid for losses	$175,066 68	
Deduct amount actually received for salvages, $15,313.19; re-insurance, $22,666.54	37,979 73	
Net amount paid on losses		$137,086 95
Paid or allowed during the year for commissions and brokerage		33,116 53
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		4,700 00
Paid state, national, and local taxes, in this and other states		8,757 17
All other payments, viz.: miscellaneous expenses		9,070 34
Remitted to home office (carried inside)	$279,775 00	
Aggregate cash expenditures		$192,730 99

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MISCELLANEOUS.

Risks and Premiums.	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$8,336,068	$36,969 75
Written during the year	102,478,568	546,507 60
Total	$105,814,636	$583,477 35
Deduct expirations	100,749,169	539,829 19
In force at the end of the year	$5,065,467	$43,648 16
Deduct amount re-insured	687,643	12,385 74
Net amount in force December 31, 1890	$4,377,824	$31,262 42

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Marine and Inland Risks.
Marine and inland risks taken	$3,211,229 00
Premiums received	1,412 21
Losses paid	13,252 28
Total losses incurred during the year in the State of Michigan	14,627 03

UNITED STATES BRANCH.

WESTERN ASSURANCE COMPANY.

DOMINION OF CANADA.

HOME OFFICE, NO. 22 WELLINGTON ST. EAST, TORONTO,

(Incorporated August, 1851; commenced business August, 1851.)

A. M. SMITH, *President.* - - - - - - - - - - - - - - C. C. FOSTER, *Secretary.*

J. J. KENNY, *Managing Director.*

Attorney for Michigan, JAMES A. JONES, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, $200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States 4 per cent registered	$241,000 00	$289,200 00	
Ohio State stock, 3 per cent	100,000 00	102,500 00	
Georgia State, 4½ per cent	25,000 00	26,625 00	
City of Richmond, Va., 4 per cent	40,000 00	41,200 00	
STOCKS:			
Dominion of Canada, 4 per cent	201,350 00	211,417 50	
Canadian Bank of Commerce	40,000 00	50,000 00	
Imperial Loan and Investment Co.	25,000 00	30,250 00	
Dominion Savings and Investment Co.	15,000 00	12,600 00	
Canada Permanent Loan and Savings Co.	3,500 00	6,895 00	
Freehold Loan and Savings Co.	9,500 00	12,635 00	
Toronto Real Estate Investment Co.	20,000 00	25,000 00	
Totals (carried out at market value)	$720,350 00	$808,322 50	$808,322 50

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Cash in company's principal office, $5.81; cash in banks, $138,257.19	$138,263 00
Gross premiums in due course of collection	134,593 67
Bills receivable, *not matured*, taken for fire, marine, or inland risks	30,933 93
Aggregate amount of the available assets of the company	$1,112,113 10
Deduct special deposits in other states	170,325 00
Total admitted assets	$941,788 10

LIABILITIES.

Amount of unpaid losses (of which $2,600 are resisted)		$83,017 25
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	$298,146 44	
Re-insurance reserve *pro rata* on fire risks running more than one year	206,755 15	
Re-insurance reserve at 100 per cent on all unexpired marine and inland navigation risks	53,637 40	
Amount of reserve on all outstanding risks		558,538 99
Commissions and brokerage		17,297 86
Aggregate		$658,854 10
Deduct liabilities on special deposits		64,141 29
Net liabilities (except deposit capital)		$594,712 81
Surplus as regards policy-holders	$347,075 29	
Deposit capital	200,000 00	
Surplus over deposit capital	$147,075 29	

INCOME DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount of cash received for premiums	$1,033,505 52	$540,448 68	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	183,973 66	180,777 33	
	$849,531 86	$359,671 35	
Net amount of cash actually received for premiums			$1,209,203 21
Interest and dividends received on bonds and stocks, and from all other sources			34,329 08
Aggregate cash income			$1,243,532 29

EXPENDITURES DURING THE YEAR.

	On Fire Risks.	*On Marine and Inland Risks.*	
Gross amount actually paid for losses	$499,318 65	$518,187 24	
Deduct amount actually received for salvages and re-insurance	34,784 62	227,688 30	
	$464,534 03	$290,498 94	
Net amount paid on losses (of which $77,113.35 belonged to prior years)			$755,032 97
Paid or allowed during the year for commissions and brokerage			225,882 60
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			27,200 00
Paid state, national, and local taxes, in this and other states			27,981 13
All other payments, viz.: miscellaneous expenses			88,061 28
Aggregate cash expenditures			$1,124,157 98

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MISCELLANEOUS

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$70,830,137	$966,122 25	$2,254,474	$90,053 07
Written during the year	77,657,702	1,041,456 81	88,238,311	540,367 85
Total	$148,487,839	$2,007,579 06	$90,492,785	$630,420 92
Deduct expirations	71,039,342	976,343 68	86,209,778	565,369 64
In force at the end of the year	$77,448,497	$1,031,235 38	$4,283,007	$65,051 28
Deduct amount re-insured	3,529,378	49,638 88	794,640	11,413 88
Net amount in force December 31, 1890	$73,919,119	$981,596 50	$3,488,367	$53,637 40

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	$13,119,347
Losses paid by U. S. branch to date	8,810,901
Losses incurred during the year, fire, marine and inland	762,838

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Georgia	$26,625 00	$12,407 37
Ohio	102,500 00	30,956 61
Virginia	41,200 00	20,777 31
Totals	$170,325 00	$64,141 29

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.	*Marine and Inland Risks.*	*Aggregate.*
Fire, marine and inland risks taken	$1,604,295 00	$865,546 76	$2,469,841 76
Premiums received	26,061 92	2,561 39	28,623 31
Losses paid	19,522 17	2,982 09	22,504 26
Total losses incurred during the year in the State of Michigan	19,522 17	1,226 80	20,748 97

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MUTUAL FIRE INSURANCE COMPANIES

OF

OTHER STATES.

INSURING MANUFACTURING PROPERTY EXCLUSIVELY.

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* COMMERCIAL MUTUAL INSURANCE COMPANY.

HOME OFFICE NO. 42 WALL ST., NEW YORK CITY.

(Incorporated April, 1842; commenced business May, 1852.)

W. IRVING COMES, *President.* - - - - - - - - - - HENRY D. KING, *Secretary.*

Attorney for Michigan, EBER WARD, of Detroit.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
United States securities	$100,000 00	$123,000 00	
STOCKS:			
American Exchange Bank	20,000 00	31,000 00	
Market Bank	2,500 00	5,750 00	
Corn Exchange Bank	4,000 00	9,720 00	
Park Bank	10,000 00	32,500 00	
Bank of State of New York	2,400 00	2,688 00	
Bank of New York N. B. A.	3,700 00	9,065 00	
Gallatin National Bank	3,300 00	9,900 00	
Continental National Bank	5,000 00	6,900 00	
Merchants' National Bank	6,200 00	9,796 00	
St. Nicholas	7,500 00	9,600 00	
Bank of Commerce	5,400 00	10,658 00	
Bank of America	1,800 00	3,906 00	
Nassau Bank	2,500 00	4,075 00	
Market & Fulton Bank	5,000 00	11,500 00	
Rensselear & Saratoga R. R.	2,000 00	3,900 00	
N. Y. Central R. R. Co.	10,000 00	10,100 00	
Long Island R. R. Co.	20,000 00	17,200 00	
Coast Wrecking Co.	1,500 00	180 00	
BONDS:			
Detroit, Grand Haven & Milwaukee R. R. Co.	900 00	1,035 00	
Erie R. R. Co.	10,000 00	11,100 00	
Morris & Essex R. R Co. second mortgage	20,000 00	20,600 00	
Morris & Essex R. R. Co. construction	15,000 00	18,600 00	
Warren R. R. Co.	9,000 00	11,160 00	
Newark City, N. J.	13,000 00	14,900 00	
Delaware, Lackawanna & Western R. R. Co.	5,000 00	6,500 00	
Delaware & Hudson Canal Co.	15,000 00	19,250 00	
N. Y., Lackawanna & Western R. R. Co.	10,000 00	12,700 00	
Central R. R. of New Jersey	8,000 00	9,600 00	
Atlantic Mutual Insurance Co. Scrip	101,940 00	109,627 50	
Totals (carried out at market value)	$423,640 00	$546,510 50	$546,510 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $18,370	15,000 00
Cash in banks	35,977 47
Interest due and accrued on stocks, not included in "market value"	2,582 50
Cash premiums in due course of collection	20,490 43
Bills receivable, *not matured*, taken for fire, marine or inland risks	29,968 35
Rents prepaid	583 33
Due from other companies for re-insurance on losses already paid	1,418 86
Aggregate amount of all the available assets of the company	$652,531 44

Items not admitted as available assets.

Salvages	$11,604 19

* Admitted under Act 34, Laws of 1873.

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LIABILITIES.

Amount of unpaid losses (of which $7,373 are resisted)	$37,575 00
Amount of reserve on all outstanding marine and inland risks	32,554 33
Unpaid principal on scrip, $5,694.20; interest due to scrip-holders, $7,649.23	13,343 43
Unpaid re-insurance	2,612 78
Taxes unpaid	2,100 00
Balance due agents	2,075 33
Return premiums	1,483 62
Aggregate liabilities	$91,744 49
Outstanding scrip	538,200 00
Total liabilities	$629,944 49

INCOME DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount of cash received for premiums	$296,489 06	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	110,731 67	
Net amount of cash actually received for premiums		$185,757 39
Interest and dividends received on bonds and stocks, and from all other sources		25,908 19
Aggregate cash income		$211,665 58

EXPENDITURES DURING THE YEAR.

	On Marine and Inland Risks.	
Gross amount actually paid for losses	$197,685 38	
Deduct amount actually received for salvages, $8,965.71; re-insurance, $19,124.81	28,090 52	
Net amount paid on losses		$169,594 86
Interest paid to scrip-holders		106 80
Paid or allowed during the year for commissions and brokerage		14,205 88
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		17,862 53
Paid state, national, and local taxes, in this and other states		1,454 97
All other payments, viz.: rent and miscellaneous expenses		10,033 89
Aggregate cash expenditures		$213,258 93

MISCELLANEOUS.

Risks and Premiums.	*Marine and Inland Risks.*	*Premiums Thereon.*
In force December 31, 1889	$2,531,550	$43,479 89
Written during the year	30,444,283	302,472 77
Total	$32,975,833	$345,952 57
Deduct expirations	30,802,226	304,869 84
In force at the end of the year	$2,173,607	$41,082 73
Deduct amount re-insured	34,734	2,238 25
Net amount in force December 31, 1890	$2,138,873	$38,844 48

GENERAL INTERROGATORIES.

Amount of premiums received from the organization of the company to date	$15,604,602
Losses paid from organization to date	9,347,299

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Marine and Inland Risks.
Marine and inland risks taken	$564,301 00
Premiums received	17,256 89
Losses paid	25,207 71
Total losses incurred during the year in the State of Michigan	25,585 07

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*PROTECTION MUTUAL INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, CHICAGO.

(Incorporated August 31, 1887; commenced business September 1, 1887.)

GEORGE W. POWELL, *President.* - - - - CHARLES E. WORTHINGTON, *Secretary.*

Attorney for Michigan, JOHN WIDDECOMB, of Grand Rapids.

ASSETS.

Loans on bond and mortgage of real estate (first liens)		$14,500 00
Interest accrued on said mortgage loans		241 40
Value of lands mortgaged	$14,500	
Buildings (insured for $16,500)	22,500	
Total value of mortgaged premises	$37,000	
Cash in company's principal office, $164.85; cash in banks, $13,337.58		13,502 43
Cash premiums in due course of collection		2,098 36
Due from other companies for re-insurance on losses already paid		108 82
Aggregate amount of all the available assets of the company		$30,451 01

LIABILITIES.

Amount of unpaid losses	$5,440 47
Amount of reserve on all outstanding fire risks	20,128 18
Adjusting expenses	207 57
Return premiums	110 15
Aggregate liabilities	$25,886 37

INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	$44,215 30	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	4,273 83	
Net amount of cash actually received for premiums		$39,941 47
Interest received on bonds and mortgages		1,059 80
Income from all other sources, viz.: sundry companies (ledger bal's 1889)		399 38
Aggregate cash income		$41,400 65

* Admitted under Act No. 121, Laws 1883.

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EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which $527.79 belonged to prior years)	$8,945 29
Cash dividends actually paid	11,141 10
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	7,751 25
Paid state, national, and local taxes, in this and other states	524 75
All other payments, viz.: rents, $1,100.04; miscellaneous $4,360.90	5,460 94
Aggregate cash expenditures	$33,823 33

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$2,708,962	$36,508 54
Written during the year	3,683,951	43,774 61
Total	$6,392,913	$80,283 15
Deduct expirations	2,960,114	40,026 78
Net amount in force December 31, 1890	$3,432,799	$40,256 37

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$143,767
Total amount of *cash* dividends declared since the company commenced business	24,633
Losses paid from organization to date	20,317
Losses incurred during the year, fire	13,858

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken	$239,910 00
Premiums received	2,466 31
Losses paid	49 95
Total losses incurred during the year in the State of Michigan	49 95

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ABSTRACTS

OF

APPLICATION STATEMENTS

COMPANIES ADMITTED SINCE JANUARY 1, 1890.

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APPLICATION STATEMENT

SHOWING THE CONDITION OF THE

ARMSTRONG FIRE INSURANCE COMPANY

OF NEW YORK,

On the 31st day of December, 1890.

Organized April 8, 1889; commenced business April 23, 1889.)

P. B. ARMSTRONG, *President.* - - - - - - - - - - J. C. HATIE, *Secretary.*

Attorney for Michigan, THEO. H. HINCHMAN, of Detroit.

CAPITAL.

Capital stock paid up in cash ..... $200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY.

	Market Value.	
United States government bonds	$215,850 00	
State Trust Co. stock	8,184 00	
Mercantile National Bank stock	40,500 00	
Bank of America stock	6,450 00	
National Park Bank stock	8,250 00	
Importers' & Traders' National Bank stock	21,460 00	
Mutual Fire Insurance Company 10 per cent certificates	4,436 94	
New York city bonds	15,750 00	
Fire Association scrip	369 50	
Union League Club, Brooklyn, bonds	7,500 00	
		$328,744 44
Cash in office and banks		18,213 55
Premiums in course of collection		40,962 74
Total amounts		$387,920 73
Deduct special deposits in other states		10,000 00
Total available assets		$377,920 73

LIABILITIES.

Net unpaid losses		$24,690 00
Re-insurance reserve on all outstanding risks		139,036 75
Total liabilities except capital stock, scrip and net surplus		$163,726 75
Surplus as regards policy-holders	$214,193 98	
Capital stock	200,000 00	
Surplus over all liabilities	$14,193 98	

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APPLICATION STATEMENT

SHOWING THE CONDITION OF THE

FIRE ASSOCIATION OF NEW YORK,

On the 31st day of December, 1890.

(Organized June 30, 1886; commenced business June 30, 1886.)

P. B. ARMSTRONG, *President.* - - - - - - - - - - - J. C. HATIE, *Secretary.*

Attorney for Michigan, THEO. H. HINCHMAN, Detroit.

CAPITAL.

Capital stock paid up in cash.....$300,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY.

	Market Value.
District of Columbia bonds	$143,910 00
United States Government registered bonds	72,900 00
Mutual Fire Insurance Company's 10 per cent certificates	18,000 00
Atlantic Mutual Insurance scrip	1,187 20
Mercantile National Bank stock	22,500 00
Importers' and Traders' Bank stock	29,000 00
New York City bonds	4,685 00
New York City bonds	126,600 00
Metropolitan Elevated R. R. bonds	5,700 00
Union Elevated R. R. bonds	38,160 00
Albany & Susquehanna R. R. bonds	43,675 00
Cash in office and banks	47,118 32
Gross premiums in course of collection	88,943 35
Total assets	$642,378 87

LIABILITIES.

Net unpaid losses			$68,864 49
Re-insurance reserve on all outstanding risks			213,673 06
Total liabilities, except capital stock, scrip and net surplus			$282,537 55
Surplus as regards policy holders		$359,841 32	
Capital stock	$300,000 00		
Outstanding scrip	45,955 00		
		345,955 00	
Surplus over all liabilities		$13,886 32	

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APPLICATION STATEMENT

SHOWING THE CONDITION OF THE

MUTUAL FIRE INSURANCE COMPANY

OF NEW YORK,

On the 31st day of December, 1890.

(Organized February 1, 1869; commenced business June 19, 1882.)

P. B. ARMSTRONG, *President.* - - - - - - - - - - - - J. C. HATIE, *Secretary.*

Attorney for Michigan, THEO. H. HINCHMAN, Detroit.

CAPITAL.

Capital stock paid up in cash (advance premium fund)----$257,619 23.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY.

	Market Value.	
U. S. Government bonds	$246,600 00	
District of Columbia bonds	452,640 00	
Union Elevated R. R. 1st mortgage bonds	53,000 00	
Metropolitan Elevated R. R. 1st mortgage bonds	4,560 00	
Albany & Susquehanna 1st mortgage bonds	46,600 00	
Chicago, Milwaukee & St. Paul	28,000 00	
N. Y. Elevated R. R. 1st mortgage bonds	28,625 00	
Rome, Watertown & Ogdensburg bonds	25,875 00	
Pennsylvania R. R. golds bonds	26,500 00	
St. Paul, Minn. & Manitoba bonds	25,000 00	
Chicago, R. I. & Pacific R. R. bonds	31,312 50	
Delaware & Hudson Canal Co. bonds	49,350 00	
Chicago & Northwestern R. R. bonds	16,960 00	
554 shares Mechanics' National Bank, $25 each	29,777 50	
220 shares Mercantile Bank, $100 each	49,500 00	
100 shares Fire Association, $100 each	11,000 00	
45 shares Columbia Bank stock, $100 each	13,725 00	
67 shares Importers & Traders' National Bank stock, $100 each	38,860 00	
200 shares National Citizens' Bank, $25 each	9,000 00	
15 shares State Trust Co., $100 each	2,775 00	
Fire Association scrip	389 50	
		$1,189,999 50
Cash in office and in banks		141,061 99
Gross premiums in course of collection		222,577 79
Unpaid dividends		7,476 85
Total assets		$1,561,116 13
Deduct special deposit		40,000 00
Total available assets		$1,521,116 13

LIABILITIES.

Net unpaid losses			$145,724 00
Re-insurance reserve on all outstanding risks			490,666 10
Dividends, etc., unpaid			7,476 85
Due for re-insurance			8,728 31
Total liabilities except capital stock, scrip and net surplus			$652,595 26
Surplus as regards policy-holders		$868,520 87	
Capital stock	$257,619 23		
Outstanding crip	441,165 00		
		698,784 23	
Surplus over all liabilities		$169,736 64	

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APPLICATION STATEMENT

SHOWING THE CONDITION OF THE

OAKLAND HOME INSURANCE COMPANY,

OF OAKLAND, CALIFORNIA.

On the 31st day of December, A. D. 1890, made to the Commissioner of Insurance of the State of Michigan.

(Organized January 16, 1880; commenced business February 5, 1880.)

WILLIAM P. JONES, *President.* - - - - - - - - WILLIAM F. BLOOD, *Secretary.*

Attorney for Michigan, H. C. KLOCKSIEM, of Lansing.

CAPITAL.

Capital stock paid up in cash ..... $200,000.

ASSETS.

Value of real estate		$94,119 67
Loans on bond and mortgage (first liens)		135,489 20
Interest due, $596.18, and accrued $1,711.37		2,307 55
Value of lands mortgaged	$238,927 00	
Value of buildings (insured, $118,588)	157,700 00	
Total	$396,627 00	

STOCKS AND BONDS OWNED ABSOLUTELY.

Baker county, Oregon, bonds, market value	20,500 00
Baker City, Oregon, bonds, market value	17,425 00
City of Independence, Oregon, market value	3,075 00
Loans on approved collaterals bonds	9,618 83
Cash in office, $4,603.34; in bank, $55,789.24	60,392 58
Interest due and accrued on stocks	815 00
Gross premiums in course of collection	136,090 43
Due from other companies	20,359 33
Total assets	$500,192 59
Deduct special deposit in Oregon	51,500 00
Total admitted assets	$448,692 59

LIABILITIES.

Net unpaid losses		$32,500 66
Re-insurance reserve		182,898 22
Cash dividends unpaid		701 25
Commissions and brokerage		11,540 00
Liabilities (except capital)		$227,640 13
Deduct liabilities on special deposit		9,530 28
Net liabilities		$218,109 85
Surplus as regards policy holders	$230,582 74	
Capital stock	200,000 00	
Surplus over capital	$30,582 74	

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APPLICATION STATEMENT

SHOWING THE CONDITION OF THE

RELIANCE INSURANCE COMPANY,

OF PHILADELPHIA, PENNSYLVANIA.

On the 31st day of December, A. D. 1890, made to the Commissioner of Insurance of the State of Michigan.

Organized April 21, 1841; commenced business August 9, 1844.

THOMAS C. HILL, *President.* - - - - - - - - - WILLIAM CHUBB, *Secretary.*

Attorney for Michigan, IRA WORCESTER, of Detroit.

CAPITAL.

Capital stock paid up in cash ..... $300,000.

ASSETS.

Value of real estate		$100,000 00
Loans on bond and mortgage (first liens)		121,100 00
Interest accrued thereon		1,595 79
Value of lands mortgaged	$119,000 00	
Value of buildings (insured for $83,000)	150,000 00	
Total value of mortgaged premises	$269,000 00	

STOCKS AND BONDS OWNED ABSOLUTELY.

United States 4 per cent bonds, market value	$18,300 00
Philadelphia city bonds, market value	81,900 00
Pittsburgh City W. W. bonds, market value	36,300 00
Scranton City W. W. bonds, market value	16,200 00
Rochester City W. W. bonds, market value	28,000 00
City of Quincy, Ill., bonds, market value	15,000 00
American Steamship Company bonds, market value	5,255 00
United Company of New Jersey bonds, market value	5,300 00
Delano Land Company bonds, market value	13,650 00
Lehigh Coal & Navigation Company bonds, market value	22,000 00
Lehigh Valley Railroad Company bonds, market value	16,500 00
Lehigh Valley Railroad Company bonds, market value	5,500 00
Easton & Amboy Railroad Company bonds, market value	22,400 00
North Pennsylvania Railroad Company bonds, market value	5,562 00
North Pennsylvania Railroad Company bonds, market value	12,700 00
Louisville & Nashville Railroad Company bonds, market value	10,215 00
Northern Central Railroad Company bonds, market value	5,800 00
Northern Central Railroad Company bonds, market value	5,700 00
Philadelphia & Erie Railroad Company bonds, market value	28,000 00
Philadelphia & Baltimore Central Railroad Company bonds, market value	10,500 00
Pennsylvania Railroad Company bonds, market value	4,420 00
Steubenville & Indiana Railroad Co. bonds, market value	10,600 00
Camden & Atlantic Railroad Company bonds, market value	30,900 00
Philadelphia, Wilmington & Baltimore Railroad Co. stock certificates, market value	24,500 00
Pennsylvania Equipment Trust certificates, market value	14,250 00
New York & Pacific Car Trust, G 3, certificates, market value	2,000 00
Commercial National Bank stock, market value	11,500 00
Mechanics' National Bank stock, market value	4,960 00
Allentown Terminal Railroad Company bonds, market value	15,000 00
Pennsylvania & New York Canal & Railroad Company bonds, market value	44,800 00
Pennsylvania & New York Canal & Railroad Company bonds, market value	20,000 00
American Water Works Company (Omaha Water Works) bonds, market value	10,000 00
Cash in company's office, $910.01; cash in banks, $47,641.65	48,551 66
Gross premiums in due course of collection	18,899 47
Rents due and accrued $425; deposits on perpetual policies $985	1,410 00
Total assets	$849,513 92

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LIABILITIES.

Net unpaid losses		$15,842 18
Re-insurance reserved on all outstanding risks		111,347 69
Whole amount of premiums on perpetual fire risks		137,832 73
Due and accrued for salaries		300 00
Commissions and brokerage $487.45; taxes $600		1,087 45
Net liabilities (except capital stock)		$266,910 05
Surplus as regards policy holders	$582,603 87	
Capital stock	300,000 00	
Surplus over capital	$282,603 87	

APPLICATION STATEMENT

SHOWING THE CONDITION OF THE

ROCKFORD INSURANCE COMPANY,

OF ROCKFORD, ILLINOIS,

On the 31st day of December, A. D. 1890, made to the Commissioner of Insurance of the State of Michigan.

(Organized December 22, 1866; commenced business January 1, 1867.)

JOHN LAKE, *President.* - - - - - - - - - CHARLES E. SHELDEN, *Secretary.*

Attorney for Michigan, ALEX. A. SAENGER, of Detroit.

CAPITAL.

Capital stock paid up in cash ..... $200,000.

ASSETS.

Value of real estate		$43,515 04
Loans on bond and mortgage (first liens)		304,564 96
Interest due, $1,742.54, and accrued, $9,007.26		10,749 80
Value of lands mortgaged	$596,028 90	
Value of buildings (insured for $77,950)	184,500 00	
	$780,528 90	

STOCKS AND BONDS OWNED ABSOLUTELY.

Second National Bank stock of Rockford, market value	$43,660 00
Third National Bank stock of Rockford, market value	5,250 00
Rockford City bonds, market value	7,000 00
Rockford City orders, market value	5,000 00
Sioux Falls, South Dakota, City warrants	5,000 00
Loans on approved collaterals	149,245 00
Cash in company's office, $358.40; cash in bank, $53,910.34	54,268 74
Interest due and accrued on stocks	1,931 94
Interest due and accrued on collateral loans	2,977 11
Gross premiums in course of collection	43,575 53
Bills receivable, not matured, taken for fire risks	117,657 25
Rents due and accrued	1,346 00
Due from other companies	5,747 22
Total assets	$801,488 59

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LIABILITIES.

Net unpaid losses		$28,217 68
Re-insurance reserve on all outstanding risks		455,034 83
Commissions and brokerage and re-insurance		25,140 96
Taxes		2,881 06
Net liabilities (except capital stock)		$511,274 53
Surplus as regards policy holders	$290,214 06	
Capital stock	200,000 00	
Surplus over capital	$90,214 06	

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MUTUAL FIRE INSURANCE COMPANIES

OF MICHIGAN.

ABSTRACTS

COMPILED FROM ANNUAL STATEMENTS ON FILE IN THE DEPARTMENT, SHOWING THEIR CONDITION ON 31ST DAY OF DECEMBER, 1890.

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CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HOMER.

(Incorporated June 5, 1880.)

Doing business in the county of Calhoun.

GLOVER J. ASHLEY, *President.* - - - - - - - - GEO. A. ALDRICH, *Secretary.*

P. O. address of Secretary, Homer, Mich.

Statement of condition December 31, 1890.

MEMBERSHIPS.

Number of members December 31, 1889	1,618
Number of increase, 298; decrease 123; net increase during the year	175
Number of members December 31, 1890	1,793

RISKS.

Amount in force December 31, 1889	$2,858,910		
Amount added during the year	354,940		
Total		$3,213,850	
Amount withdrawn or canceled during the year		271,685	
Amount in force December 31, 1890			$2,942,165

RESOURCES.

Cash on hand	$17 00
Assessments of past year uncollected	1,487 17
Total available resources	$1,504 17

LIABILITIES.

For losses due and payable	$1,474 87
For losses not matured	59 65
Nature and amount of all other claims, viz.: services of secretary	336 50
services of president	49 75
services of director	55 95
Total liabilities	$1,976 72

INCOME.

Cash collected on assessments levied during the year	$10,366 81
Cash collected on assessments levied in prior years	172 59
Cash from membership or policy fees; Cash from increased or decreased insurance	327 12
Total income	$10,866 52
Add cash balance at close of preceding year	20 28
Total receipts and income	$10,886 80

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EXPENDITURES.

Losses paid during the year (of which $6,009.78 occurred in prior years)	$9,905 95
Salaries and fees *paid* to officers and directors (Schedule A)	442 20
Fees retained (or remitted to assured) by agent or collectors	220 57
All other expenditures (Schedule B)	301 08
Total expenses paid during the year	$10,869 80

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$11,700 00
Rate per cent of assessment on property insured	.0042

Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assessments made once a year.

CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT KALAMAZOO.

(Incorporated February 8, 1874.)

Doing business in the counties of Kalamazoo, Van Buren and Barry.

E. O. HUMPHREY, *President*. - - - - - - - - - GEO. E. CURTIS, *Secretary*

P. O. address of Secretary, Kalamazoo, Mich.

Statement of condition December 31, 1890.

MEMBERSHIPS.

Number of members December 31, 1889	978
Number of increase, 64; decrease, 70; net decrease during the year	6
Number of members December 31, 1890	972

RISKS.

Amount in force December 31, 1889	$1,255,875		
Amount added during the year	128,940		
Total		$1,384,815	
Amount withdrawn or canceled during the year		113,968	
Amount in force December 31, 1890			$1,270,847

RESOURCES.

Cash on hand	$1,420 65
Total available resources	$1,420 65

LIABILITIES.

None.

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INCOME.

Cash collected on assessments levied during the year	$2,427 18
Cash from membership or policy fees	342 24
Cash income from all other sources, rent	25 00
Total income	$2,794 42
Add cash balance at close of preceding year	944 42
Total receipts and income	$3,738 84

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$1,089 30
Salaries and fees *paid* to officers and directors (Schedule A)	950 00
Fees retained (or remitted to assured) by agent or collectors	4 70
All other expenditures (Schedule B)	274 19
Total expenses paid during the year	$2,318 19

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$2,427 18
Rate per cent of assessment on property insured	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No particular amount.

CITIZENS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT GRAND RAPIDS.

(Incorporated June 19, 1874.)

Doing business in the counties of Kent, Allegan and Ottawa.

M. V. B. McALPINE, *President*. - - - - - - - - - - D. W. COLBURN, *Secretary*.

P. O. Address of Secretary, Grand Rapids, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	5,776
Number of increase, 105; decrease, 1,528; *net decrease during the year	1,423
Number of members December 31, 1890	4,353

RISKS.

Amount in force December 31, 1889	$8,353,141		
Amount added during the year	150,297		
Total		$8,503,438	
Amount withdrawn or canceled during the year*		1,654,499	
Amount in force December 31, 1890			$6,848,939

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RESOURCES.

Cash on hand		$940 66
Assessments of past year uncollected		2,875 44
Assessments of prior years uncollected (charged off $985)		1,773 83
Nature and amount of all other resources, viz.: office furniture, (carried inside)	$500	
Amount advanced for losses		1,641 61
Postage on hand		13 10
Total available resources		$7,244 14

LIABILITIES.

For losses not matured	$1,357 93
For losses resisted	530 00
Due or to become due for borrowed money	8,420 00
Total liabilities	10,307 93

INCOME.

Directors' notes, made and paid	$13,000	
Cash premiums received during the year		$801 70
Cash collected on assessments levied during the year		18,402 20
Cash collected on assessments levied in prior years		2,167 90
Cash from membership or policy fees		356 51
Cash from increased or decreased insurance		423 53
Cash income from all other sources, cash received in settlement for lost check		5 98
Total income		$21,657 82
Add cash balance at close of preceding year		2,439 08
Total receipts and income		$24,096 90

EXPENDITURES.

Losses paid during the year (of which $4,370.34 occurred in prior years)	$14,717 77
Salaries and fees *paid* to officers and directors (Schedule A)	1,314 80
Fees retained (or remitted to assured) by agent or collectors	389 66
Paid directors' notes	4,000 00
Interest on directors' notes	604 53
All other expenditures (Schedule B)	2,129 48
Total expenses paid during the year	$23,156 24

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the pear	$21,000 00
Rate per cent of assessment on property insured	.003

Amount of losses or expenses allowed to accumulate before an assessment is ordered: One assessment each year.

* 1,272 members were weeded out, and risks canceled to the amount of $1,158,614 for non-payment of dues or removals, etc.

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CITIZENS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT MUSKEGON.

(Incorporated March 24, 1890.)

Doing business in the counties of Muskegon, Oceana and Ottawa.

JOHN A. MILLER, *President.* - - - - - - - - - - - W. W. OWEN, *Secretary.*

P. O. Address of Secretary, Muskegon, Mich.

Statement of condition December 31, 1890.

MEMBERSHIPS.

Number of members December 31, 1889	None.
Number added, 138; decrease, 9; net increase during the year	129
Number of members December 31, 1890	129

RISKS.

Amount in force December 31, 1889	None.		
Amount written during the year	$154,645		
Total		$154,645	
Amount withdrawn or canceled during the year		10,000	
Amount in force December 31, 1890			$144,645 00

RESOURCES.

Whole amount of premiums or deposit notes belonging to the company	$1,984 91
Cash on hand	50 02
Total available resources	$2,034 93

LIABILITIES.

None.

INCOME.

Premium on deposit notes taken during the year	$1,984 91	
Cash premiums received during the year		$652 36
Total income		$652 36

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$4 50
Salaries and fees *paid* to officers and directors (Schedule A)	203 45
All other expenditures (Schedule B)	394 39
Total expenses paid during the year	$602 34

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MISCELLANEOUS.

Number of assessments made during the year	None.

CITIZENS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT HOLLY.

(Incorporated April 28, 1874.)

Doing business in the counties of Oakland, Genessee and Shiawassee.

DARIUS H. STONE, *President.* - - - - - - - - - JOHN M. BAIRD, *Secretary.*

P. O. address of Secretary, Holly, Mich.

(Statement and condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,318
Number of increase, 691; decrease, 392; net increase during the year	299
Number of members December 31, 1890	2,617

RISKS.

Amount reported 1889	$2,534,730		
Amount in force December 31, 1889 (see below)	$2,484,575		
Amount added during the year	656,889		
Total		$3,141,464	
Amount withdrawn or canceled during the year		362,614	
Amount withdrawn or canceled in prior year	$50,155		
Amount in force December 31, 1890			$2,778,850

RESOURCES.

Whole amount of premiums or deposit cash belonging to the depositors	$1,229 93	
Cash on hand		$112 57
Assessments of past year uncollected		5,100 00
Assessments of prior years uncollected (carried inside)	$172 30	
Total available resources		$5,212 57

LIABILITIES.

For losses not matured	$560 00
For losses resisted	182 38
Due or to become due for borrowed money	4,079 92
Nature and amount of all other claims, viz.: accrued interest, $222.84; audited bills, $394.24; assessment roll, $75	692 08
Total liabilities	$5,514 38

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INCOME.

Premium or deposit cash taken during the year	$1,229 33	
Cash collected on assessments levied in prior years		$4,353 84
Cash from membership or policy fees		1,860 06
Cash income from all other sources, viz.: money received on company orders to pay losses		4,175 92
Total income		$10,389 84
Add cash balance at close of preceding year		86 79
Total receipts and income		$10,476 63

EXPENDITURES.

Losses paid during the year (of which $400 occurred in prior years)	$4,188 00
Salaries and fees *paid* to officers and directors (Schedule A)	1,114 04
Fees retained (or remitted to assured) by agent or collectors	930 04
Paid company orders	3,261 66
Interest on borrowed money	201 49
All other expenditures (Schedule B)	568 83
Total expenses paid during the year	$10,264 06

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$5,100 00
Rate per cent of assessment on property insured, in average Class C	.002

Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year's losses.

CITIZEN'S MUTUAL FIRE INSURANCE COMPANY,

OF PULASKI, JACKSON COUNTY.

(Incorporated September 30, 1886.)

Doing business in the counties of Jackson, Hillsdale and Calhoun.

JOSIAH BIGELOW, *President.* - - - - - - - - W. C. WETMORE, *Secretary.*

P. O. Address of Secretary, Concord, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	349
Number of increase, 74; decrease, 17; net increase during the year	57
Number of members December 31, 1890	406

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RISKS.

Amount in force December 31, 1889	$583,055		
Amount added during the year	105,600		
Total		$688,655	
Amount withdrawn or canceled during the year		42,250	
Amount in force December 31, 1890			$646,405

RESOURCES.

Cash on hand		$396 59
Assessments of past year uncollected		71 89
Assessments of prior years uncollected (carried inside)	$12 18	
Total available resources		$468 48

LIABILITIES.

None.

INCOME.

Cash received during the year for new insurance	$42 85
Cash collected on assessments levied during the year	521 94
Cash collected on assessments levied in prior years	53 97
Cash from policy fees	53 25
Cash from increased or decreased insurance	1 55
Cash income from all other sources, viz.: borrowed money	100 00
Total income	$773 56
Add cash balance at close of preceding year	95 57
Total receipts and income	$869 13

EXPENDITURES.

Losses paid during the year (of which $14.28 occurred in prior years)		$272 78
Salaries and fees *paid* to officers and directors (Schedule A)		78 25
Fees remitted to assured by agent or collectors, not collected	$2 75	
Paid borrowed money		100 00
Interest on borrowed money		3 50
All other expenditures (Schedule B)		18 01
Total expenses paid during the year		$472 52

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$593 83
Rate per cent of assessment on property insured	.001

Amount of losses or expenses allowed to accumulate before an assessment is ordered: No particular Amount.

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CONCORDIA MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT FRANKENLUST.

(Incorporated December 22, 1886.)

Doing business in the counties of Bay and Saginaw.

HENRY WÜPPER, *President.* - - - - - - - - - JOHN G. WEGGEL, *Secretary.*

P. O. address of Secretary, Salzburg, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	445
Number of increase, 114; decrease, 17; net increase during the year	97
Number of members December 31, 1890	542

RISKS.

Amount in force December 31, 1889	$475,443		
Amount added during the year	131,980		
Total		$607,423	
Amount withdrawn or canceled during the year		25,574	
Amount in force December 31, 1890			$581,849

RESOURCES.

Cash on hand	$153 22
Total available resources	$153 22

LIABILITIES.

None.

INCOME.

Cash collected on assessments levied during the year	$1,624 26
Cash from membership or policy fees	219 09
Cash income from all other sources	2 51
Total income	$1,845 86
Add cash balance at close of preceding year	84 84
Total receipts and income	$1,930 70

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EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)		$1,375 50
Salaries and fees *paid* to officers and directors (Schedule A)		320 37
Assessments charged off as uncollectible (carried inside)	$10 73	
All other expenditures (Schedule B)		51 61
Total expenses paid during the year		$1,747 48

MISCELLANEOUS.

Number of assessments made during the year	Three.
Amount of assessments made during the year	1,524 26
Rate per cent of assessment on property insured (average)	.0084
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No special amount.

DETROIT MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY.

MICHIGAN.

HOME OFFICE, 45 WEST CONGRESS STREET, DETROIT.

(Incorporated March 17, 1887; commenced business June 18, 1887, under act No. 78, laws of 1883.)

NATHAN G. WILLIAMS, *President.* - - - - - - ANDREW P. COULTER, *Secretary.*

P. O. Address of Secretary, 45 W. Congress Street.

(Statement of condition December 31, 1890.)

MEMBERSHIP.

Number of members December 31, 1889	708
Number of increase, 191; decrease, 334; net decrease during the year	143
Number of members December 31, 1890	565

RISKS.

Amount in force December 31, 1889	$2,428,599 15		
Amount added during the year	1,838,377 76		
Total		$4,266,976 91	
Amount withdrawn or canceled during the year		2,115,132 76	
Amount in force December 31, 1890			$2,151,844 15

ASSETS.

Amount of premium notes belonging to the company	$129,420 56	
Unassessed portion of said notes belonging to the company		$129,420 56
Cash on hand and in bank		2,725 09
Cash loans subject to call		8,000 00
Cash premiums in due course of collection not more than three months due		5,842 32
Total available assets		$145,987 97

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Items not Admitted as Available Assets.

National inspection and map stock	$300 00	
Furniture and fixtures	1,917 00	
	$2,217 00	

LIABILITIES.

For losses adjusted and to become due		$2,450 39
For losses not matured, including all reported and supposed losses		1,500 00
For losses resisted, net		1,000 00
Gross premiums on risks running one year or less	$16,164 48	
Unearned premiums computed at 50 per cent		8,082 24
Commission and brokerage and other charges due and to become due		3,024 44
Total liabilities		$16,057 07

INCOME.

Cash premiums received during the year	$64,081 52	
Deduct re-insurance, rebate, etc.	12,749 24	
Net cash actually received for premiums		$51,332 28
Cash from interest on loans		577 17
Cash income from all other sources, viz.: Commissions from other mutual fire insurance companies of this State		1,009 00
Premium or deposit notes taken during the year (carried inside)	$41,248 20	
Total income		$52,918 45

EXPENDITURES.

Losses paid during the year (of which $4,128.46 occurred in prior years)	$44,623 03	
Deduct for salvages and re-insurance	2,976 18	
		$41,646 85
Salaries and fees *paid* to officers and directors and all employés		9,786 14
Paid commissions and brokerage		4,999 66
Cash dividends actually paid		2,118 74
Incidental expenses	$1,198 99	2,538 15
Traveling expenses	1,339 16	
Furnitures and fixtures, $125; adjustment, $614.03; re-insurance, $892.39		1,631 42
All other expenditures; taxes in this and other states		75 14
Total expenses paid during the year		$62,796 10

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$2,428,599 15	$70,439 15
Written during the year	1,835,377 76	64,081 52
Total	$4,263,976 91	$134,520 67
Deduct expirations	2,115,132 76	45,505 84
In force at the end of the year	$2,151,844 15	$89,014 83
Deduct amount re-insured	87,000 00	.....
Net amount in force December 31, 1890	$2,064,844 15	$89,014 83

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$168,170 03
Total amount of *cash* dividends declared since the company commenced business	5,468 57
Losses paid from organization to date, net	84,364 44
Losses incurred during the year, fire, gross	44,280 47

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

Fire risks taken	$952,488 53
Premiums received	20,255 97
Losses paid	17,138 56
Total losses incurred during the year in the State of Michigan	16,358 61

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EASTERN JACKSON FARMERS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT GRASS LAKE.

(Incorporated March 15, 1878.)

Doing business in the counties of Jackson and Washtenaw.

JEROME B. CADWELL, *President.* - - - - - - - CHARLES CASSEDY, *Secretary.*

P. O. Address of Secretary, Grass Lake, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	395
Number of increase, 41; decrease, 20; net increase during the year	21
Number of members December 31, 1890	416

RISKS.

Amount in force December 31, 1889	$753,175		
Amount added during the year	71,520		
Total		$824,695	
Amount withdrawn or canceled during the year		35,750	
Amount in force December 31, 1890			$788,945

RESOURCES.

Cash on hand	$6 65
Assessments of past year uncollected	140 74
Nature and amount of all other resources, viz.: policy fees due	14 00
Total available resources	$161 39

LIABILITIES.

Due or to become due for borrowed money	$252 11
Nature and amount of all other claims, viz.: due secretary	82 50
Total liabilities	$334 61

INCOME.

Cash collected on assessments levied during the year	$1,005 41
Cash collected on assessments levied in prior years	1 50
Cash from membership or policy fees	72 43
Cash from decreased insurance	3 75
Cash income from all other sources, viz.: note and interest	7 05
Borrowed money	1,175 00
Total income	$2,265 14
Add cash balance at close of preceding year	4 90
Total receipts and income	$2,270 04

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EXPENDITURES.

Losses paid during the year (of which none occured in prior years)	$1,195 00
Salaries and fees *paid* to officers and directors (Schedule A)	40 50
Paid borrowed money	922 89
Interest on borrowed money	68 63
All other expenditures (Schedule B)	36 37
Total expenses paid during the year	$2,263 39

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$1,146 15
Rate per cent of assessment on property insured	.00175

Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated rule.

FARMERS' HOME MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT FLINT.

(Incorporated June 4, 1889.)

Doing business in the county of Genesee.

H. B. DILLER, *President.* - - - - - - - - - - - - - W. H. LONG, *Secretary.*

P. O. address of Secretary, Flint, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	162
Number of increase, 101; decrease, 124; net decrease during the year	22
Number of members December 31, 1890	140

RISKS.

Amount in force December 31, 1889	$292,670		
Amount added during the year	111,210		
Total		$403,880	
Amount withdrawn or canceled during the year		203,610	
Amount in force December 31, 1890			$200,270 00

RESOURCES.

Cash on hand	$122 00
Assessments of past year uncollected	876 97
Nature and amount of all other resources, viz.: notes	99 23
Due on canceled policies and assessment roll of 1891	934 85
Total available resources	$2,033 05

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LIABILITIES.

For losses due and payable	$1,671 28
Due or to become due for borrowed money	300 00
Nature and amount of all other claims, viz.: due for interest	132 07
Total liabilities	$2,103 35

INCOME.

Cash collected on assessments levied during the year	$2,137 12
Cash from membership or policy fees	101 00
Cash from increased or decreased insurance	124 56
Total income	$2,362 68
Add cash balance at close of preceding year	124 19
Total receipts and income	$2,486 87

EXPENDITURES.

Losses paid during the year (of which $373.80 occurred in prior years)	$895 70
Salaries and fees *paid* to officers and directors (Schedule A)	86 16
Fees retained (or remitted to assured) by agent or collectors	4 14
Paid borrowed money	1,000 00
Interest on borrowed money	23 25
All other expenditures (Schedule B)	256 40
Total expenses paid during the year	$2,265 65

MISCELLANEOUS.

Number of assessments made during the year	Two.
Amount of assessments made during the year	$3,014 09
Rate per cent of assessment on property insured	.0015
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No particular amount.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF ALLEGAN AND OTTAWA COUNTIES.

(Incorporated May 25, 1870.)

Doing business in the counties of Allegan and Ottawa.

WILLIAM F. HARDEN, *President.* - - - - - - - HEIN LANKHEET, *Secretary.*

P. O. address of secretary, Allegan, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,381
Number of increase, 246; decrease, 45; net increase during the year	201
Number of members December 31, 1890	2,582

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RISKS.

Amount in force December 31, 1889	$3,767,417		
Amount added during the year	365,447		
Total		$4,133,864	
Amount withdrawn or canceled during the year		61,865	
Amount in force December 31, 1890			$4,070,999

RESOURCES.

Assessments of past year uncollected, estimated	$1,000 00
Assessments of prior years uncollected, estimated	100 00
Total available resources	$1,100 00

LIABILITIES.

For losses due and payable	$238 02
For losses not matured	1,024 61
For losses resisted	100 00
Due or to become due for borrowed money	1,225 56
Nature and amount of all other claims, viz.: overdrawn at First National bank	4 64
Total liabilities	$2,592 83

INCOME.

Cash premiums received during the year	$728 29
Cash collected on assessments levied during the year	5,561 36
Cash collected on assessments levied in prior years	421 95
Cash from membership or policy fees	490 00
Borrowed on notes during the year	4,280 56
Cash income from all other sources, viz.: assignment and cancellation fees	9 75
Overdrawn at First National Bank	4 64
Total income	$11,491 55
Add cash balance at close of preceding year	351 20
Total receipts and income	$11,842 75

EXPENDITURES.

Losses paid during the year (of which $1,796.23 occurred in prior years)	$6,719 23
Salaries and fees *paid* to officers and directors (Schedule A)	648 24
Fees retained (or remitted to assured) by agent or collectors	855 44
Paid borrowed money	3,055 00
Interest on borrowed money	71 74
All other expenditures (Schedule B)	493 10
Total expenses paid during the year	$11,842 75

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year (estimated)	$6,700 00
Rate per cent of assessment on property insured	.00175

Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF BARRY AND EATON COUNTIES.

(Incorporated October 2, 1863.)

Doing business in the counties of Barry and Eaton.

S. W. MAPES, *President*. - - - - - - - - - - - D. W. ROGERS, *Secretary*.

P. O. address of secretary, Hastings, Mich.

(Statement of condition December 31, 1890.)

MEMBERMHIPS.

Number of members December 31, 1889	3,856
Number of increase, 815; decrease, 155; net increase during the year	660
Number of members December 31, 1890	4,516

RISKS.

Amount in force December 31, 1889	$5,513,390		
Amount added during the year	952,480		
Total		$6,465,870	
Amount withdrawn or canceled during the year		206,390	
Amount in force December 31, 1890			$6,259,480

RESOURCES.

Cash on hand	$3,316 96
Assessments of past year uncollected	5,532 28
Nature and amount of all other resources, viz.: due from agents	335 52
Total available resources	$9,184 76

LIABILITIES.

For losses due and payable	$2,706 70
For losses not matured	1,805 00
Due or to become due for borrowed money	4,250 00
Nature and amount of all other claims, viz.: due officers	500 00
Total liabilities	$9,261 70

INCOME.

Cash premiums received during the year	309 56
Cash collected on assessments levied during the year	3,072 48
Cash collected on assessments levied in prior years	8,909 96
Cash from membership or policy fees	1,222 50
Cash from increased or decreased insurance	616 96
Cash income from all other sources, viz.: loans to pay losses	4,250 00
Total income	$18,381 46
Add cash balance at close of preceding year	1,238 26
Total receipts and income	$19,619 72

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EXPENDITURES.

Losses paid during the year (of which $1,085.53 occurred in prior years)	$3,844 60
Salaries and fees *paid* to officers and directors (Schedule A)	722 50
Paid borrowed money	8,903 46
Interest on borrowed money	504 63
All other expenditures (Schedule B)	2,327 57
Total expenses paid during the year	$16,302 76

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$8,604 70
Rate per cent of assessment on property insured	.0015

Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assessments made October 1st each year.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF BERRIEN AND CASS COUNTIES.

(Incorporated January 4, 1860.)

Doing business in the counties of Berrien and Cass.

WILLIAM R. ROUGH, *President.* - - - - - - - OSMOND C. HOWE, *Secretary.*

P. O. address of Secretary, Buchanan, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,224
Number of increase, 148; decrease, 79; net increase during the year	69
Number of members December 31, 1890	2,293

RISKS.

Amount in force December 31, 1889	$2,861,042		
Amount added during the year	176,777		
Total		$3,037,819	
Amount withdrawn or canceled during the year		97,226	
Amount in force December 31, 1890			$2,940,593 00

RESOURCES.

Nature and amount of all resources ..... None reported.

LIABILITIES.

None reported.

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INCOME.

Cash collected on assessments levied during the year	$5,402 24
Cash collected on assessments levied in prior years	109 76
Cash from membership or policy fees	37 00
Cash from increased or decreased insurance	6 00
Transferred policies	1 75
Cash income from all other sources, viz.: loans	4,700 00
Assessments on surrendered policies, $13.60; discounts, $1.20	14 80
Sale of safes, books and delinquent assessment list	471 41
Total income	$10,742 96

EXPENDITURES.

Losses paid during the year (of which $2,000 occurred in prior years)	$4,700 66
Salaries and fees *paid* to officers and directors (Schedule A)	332 10
Cash overdrawn in 1889	29 42
Paid borrowed money	5,330 00
Interest on borrowed money	321 33
All other expenditures (Schedule B)	29 45
Total expenses paid during the year	$10,742 96

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$5,564 19
Rate per cent of assessment on property insured	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	Losses of one year.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF BERRIEN, CASS & VAN BUREN COUNTIES.

(Incorporated May 1, 1890.)

Doing business in the counties of Berrien, Cass and Van Buren.

WILLIAM R. ROUGH, *President.* - - - - - - OSMOND C. HOWE, *Secretary.*

P. O. address of Secretary, Buchanan, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	None.
Number added, 2,662; decrease, 178; net increase during the year	2,484
Number of members December 31, 1890	2,484

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RISKS.

Amount in force December 31, 1889	None.		
Amount written during the year	$3,396,251		
Total		$3,396,251	
Amount withdrawn or canceled during the year		224,026	
Amount in force December 31, 1890			$3,172,225

RESOURCES.

Assessments of past year uncollected	$27 61
Total available resources	$27 61

LIABILITIES.

For losses due and payable	$27 00
For losses not matured	1,800 00
Due or to become due for borrowed money	500 00
Total liabilities	$2,327 00

INCOME.

Cash collected on assessments levied during the year	$1,451 10
Cash from membership or policy fees	150 00
Cash from increased or decreased insurance	31 75
Cash income from all other sources, viz.: transferred policies	4 75
From assessment on surrendered policy	40
Borrowed money	1,300 00
Total income	$2,938 00
Add cash overdrawn to balance	765 50
Total receipts and income	$3,703 50

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)		$2,102 67
Salaries and fees *paid* to officers and directors (Schedule A)		607 07
Assessments charged off as uncollectible (carried inside)	$2.08	
Paid borrowed money		800 00
Interest on borrowed money		10 73
All other expenditures (Schedule B)		183 03
Total expenses paid during the year		$3,703 50

MICELLANEOUS.

Number of assessments made during the year	One.
Amount of assessment made during the year	$1,480 79
Rate per cent of assessment on property insured	.0015
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	Losses of one year.

Extract from Explanatory Statement of the President and Secretary.

"At the annual meeting in January, 1889, the members voted, unanimously, to *extend* the charter of the Farmers' Mutual Fire Insurance Association for another term of thirty years. This action was in accordance with a law that was on the statute books at that time and that was created for the sole purpose of enabling the Farmers' Mutual Companies of Michigan to so extend their charters, since they were just beginning to expire. The charters of the two Washtenaw County Mutuals expired in 1889, and that of our association on January 1, 1890. These companies all renewed their charters and in turn have been obliged to reorganize and begin business anew.

"Our application for extension of charter was drawn by a competent attorney and sent by Mr. Franklin, who was then Secretary, to the Attorney General of Michigan for his approval. When approved it was to be filed in the office of the Commissioner of Insurance. Mr. Franklin, in his letter to the Attorney General, expressly requested that *if there was anything wrong with the application for extension the secretary should be notified at once.* No immediate reply being received both the new and retiring Board of Directors took it for granted that our application complied with the law and was accordingly accepted.

"In the meantime a decision was rendered in March, 1889, by the Supreme Court of Michigan, the vital principle of which was that any law that provided for the extension of a charter beyond the 30 years' limit was unconstitutional. A corporation that had existed 20 years could have its charter extended 10 years, but a corporation that had existed 30 years must reorganize. Notice will be taken of the fact that this decision was rendered at least two months after the association made their petition for extension. The first intimation the board had that the association was not doing a legal business was when notice was received in March 1890, that we had no charter. The application had been in a pigeon hole in the Attorney Generals' office and was resurrected only when an assistant was appointed to attend to the neglected duties of that department.

"Steps were at once taken to reorganize and on May 10, 1890, the Farmers' Mutual Fire Insurance Company began to do business."

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF BRANCH COUNTY.

(Incorporated February 26, 1863.)

Doing business in the county of Branch.

GEORGE W. VAN AKEN, *President.* - - - - - - - - - J. C. PIERCE, *Secretary.*

P. O. address of Secretary, Coldwater, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,431
Number of increase, 255; decrease, 204; net increase during the year	51
Number of members December 31, 1890	2,482

RISKS.

Amount in force December 31, 1889	$4,321,480		
Amount added during the year	281,475		
Total		$4,602,955	
Amount withdrawn or canceled during the year		233,152	
Amount in force December 31, 1890			$4,369,803

RESOURCES.

Cash on hand	$254 75
Assessments of past year uncollected	5,840 63
Total available resources	$6,095 38

LIABILITIES.

For losses due and payable	$5,084 00
For losses not matured	1,282 00
Nature and amount of all other claims, viz.: collection fees and interest estimated	450 00
Total liabilities	$6,816 00

INCOME.

Cash collected on assessments levied in prior years	$6,097 07
Cash from membership or policy fees	255 00
Cash from increased or decreased insurance	210 45
Total income	$6,562 52
Add cash balance at close of preceding year	109 62
Total receipts and income	$6,672 14

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EXPENDITURES.

Losses paid during the year (of which $5,280.18 occurred in prior years)	$5,533 94
Salaries and fees *paid* to officers and directors (Schedule A)	142 95
Fees retained (or remitted to assured) by agent or collectors	465 45
All other expenditures (Schedule B)	275 05
Total expenses paid during the year	$6,417 39

MISCELLANEOUS.

Number of assessments made during the year	Four.
Amount of assessments made during the year	$5,843 63
Rate per cent of assessment on property insured	.0014

Amount of losses or expenses allowed to accumulate before an assessment is ordered: The losses of one year.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF CALHOUN COUNTY.

(Incorporated April 4, 1863.)

Doing business in the county of Calhoun.

H. H. GARFIELD, *President*. . . . . HENRY WALKINSHAW, *Secretary*.

P. O. address of Secretary, Marshall, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,095
Number of increase, 204; decrease, 160; net increase during the year	44
Number of members December 31, 1890	2,139

RISKS.

Amount in force December 31, 1889	$4,357,883		
Amount added during the year	474,475		
Total		$4,832,358	
Amount withdrawn or canceled during the year		450,703	
Amount in force December 31, 1890			$4,381,655

RESOURCES.

Cash on hand	$1,009 09
Assessments of past year uncollected	138 74
Total available resources	$1,147 83

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LIABILITIES.

For losses not matured	$3,965 60
Nature and amount of all other claims, viz.: balance due officers	225 09
Total liabilities	$4,190 69

INCOME.

Cash collected on assessments levied during the year	$6,328 27
Cash collected on assessments levied in prior years	29 07
Cash from membership or policy fees	400 59
Cash from increased or decreased insurance	118 54
Total income	$6,876 47
Add cash balance at close of preceding year	685 22
Total receipts and income	$7,561 69

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)		$5,550 27
Salaries and fees *paid* to officers and directors (Schedule A)		711 33
Assessments charged off as uncollectible (carried inside)	$142 90	
All other expenditures (Schedule B)		291 00
Total expenses paid during the year		$6,552 60

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$6,357 84
Rate per cent of assessment on property insured	.0015

Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assessments made in May and October when necessary.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF CASS COUNTY.

(Incorporated May 8, 1863.)

Doing business in the counties of Cass, Berrien and Van Buren.

JOHN CADY, *President*. - - - - - - - - - - - CYRUS TUTHILL, *Secretary*.

P. O. address of Secretary, Dowagiac, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	3,479
Number of increase, 279; decrease, 177; net increase during the year	102
Number of members December 31, 1890	3,581

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RISKS.

Amount in force December 31, 1889	$5,784,005		
Amount added during the year	452,500		
Total		$6,236 505	
Amount withdrawn or canceled during the year		314,640	
Amount in force December 31, 1890			$5,921,865 00

RESOURCES.

Cash on hand		$47 50
Assessments of prior years uncollected (carried inside)	$151,43	
Total available resources		$47 50

LIABILITIES.

For losses due and payable	$46 80
For losses not matured	2,479 60
Due or to become due for borrowed money	8,565 70
Total liabilities	$11,092 10

INCOME.

Cash collected on assessments levied during the year	$14,009 84
Cash collected on assessments levied in prior years	125 21
Cash from membership or policy fees	653 73
Cash from increased or decreased insurance	110 31
Cash income from all other sources, viz.: Property sold, $3; from property withdrawn after part of the losses occurred, for which assessment was made, $58.96	61 96
Borrowed money	8,565 70
Total income	$23,526 75
Add cash balance at close of preceding year	4 29
Total receipts and income	$23,531 04

EXPENDITURES.

Losses paid during the year (of which $2,146.73 occurred in prior years)		$12,962 44
Salaries and fees *paid* to officers and directors (Schedule A)		1,466 70
Fees retained (or remitted to assured) by agent or collectors		327 04
Assessments charged off as uncollectible (carried inside)	$345 97	
Paid borrowed money and interest on borrowed money		8,365 71
All other expenditures (Schedule B)		364 65
Total expenses paid during the year		$23,483 54

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$14,204 38
Rate per cent of assessment on property insured	.0025

Amount of losses or expenses allowed to accumulate before an assessment is ordered: No specified amount.

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF CHARLEVOIX, EMMET & CHEBOYGAN COUNTIES.

(Incorporated December 3, 1888.)

Doing business in the counties of Charlevoix, Emmet and Cheboygan.

GEORGE M. WOOD, *President*. . . . . F. M. CHASE, *Secretary*.

P. O. address of Secretary, Boyne City, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	292
Number of increase, 80; decrease, 48; net increase during the year	32
Number of members December 31, 1890	324

RISKS.

Amount in force December 31, 1889	$351,460		
Amount added during the year	64,600		
Total		$416,060	
Amount withdrawn or canceled during the year		75,725	
Amount in force December 31, 1890			$340,335

RESOURCES.

Cash on hand	$28 05
Assessments of past year uncollected	723 64
Assessments of prior years uncollected	107 11
Nature and amount of all other resources, viz.: Wm. C. Gundy's account	49 82
J. C. Bower's account	5 79
Total available resources	$913 41

LIABILITIES.

For losses due and payable	$800 65
Nature and amount of all other claims, viz.: due Geo. M. Wood, President, on account	6 60
due Geo. H. Griffin, Director	3 00
Total liabilities	$810 25

INCOME.

Cash premiums received during the year	$60 17
Cash collected on assessments levied during the year	1,221 85
Cash collected on assessments levied in prior years	83 20
Cash from membership or policy fees	120 00
Cash from increased or decreased insurance	15 67
Total income	$1,500 39
Add cash balance at close of preceding year	19 56
Total receipts and income	$1,519 95

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EXPENDITURES.

Losses paid during the year (of which $92.07 occurred in prior years)	$1,001 70
Salaries and fees *paid* to officers and directors (Schedule A)	263 61
Fees retained (or admitted to assured) by agent or collectors	120 00
All other expenditures (Schedule B)	106 59
Total expenses paid during the year	$1,491 90

MISCELLANEOUS.

Number of assessments made during the year	Three.
Amount of assessments made during the year	$1,556 17
Rate per cent of assessment on property insured	.006

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF CLINTON COUNTY.

(Incorporated May 13, 1863.)

Doing business in the counties of Clinton and Gratiot.

JAMES H. CONN, *President.* - - - - - - - - - - FRANK CONN, *Secretary.*

P. O. address of Secretary, St. Johns, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,992
Number of increase, 301; decrease 202; net increase during the year	99
Number of members December 31, 1890	3,091

RISKS.

Amount in force December 31, 1889	$3,870,428		
Amount added during the year	586,665		
Total		$4,457,093	
Amount withdrawn or canceled during the year		497,555	
Amount in force December 31, 1890			$3,959,538

RESOURCES.

Cash on hand	$730 25
Assessments of past year uncollected	1,223 62
Total available resources	$1,953 87

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LIABILITIES.

For losses not matured	$3,834 55
For losses resisted	250 00
Total liabilities	$4,084 55

INCOME.

Cash collected on assessments levied during the year	$18,225 68
Cash collected on assessments levied in prior years	387 00
Total income	$18,612 68
Add cash balance at close of preceding year	599 16
Total receipts and income	$19,211 84

EXPENDITURES.

Losses paid during the year (of which $4,008.52 occurred in prior years)		$15,092 32
Salaries and fees *paid* to officers and directors (Schedule A)		713 72
Assessments charged off as uncollectible	$298 88	
Interest on borrowed money		461 44
All other expenditures (Schedule B)		2,224 11
Total expenses paid during the year		$18,491 59

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$19,459 30
Rate per cent of assessment on property insured	.00492

Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year's losses.

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF GLADWIN, MIDLAND AND CLARE.

(Incorporated July 10, 1888.)

Doing business in the counties of Gladwin, Midland and Clare.

W. L. LYONS, *President.* - - - - - - - - - - JNO. M. KNOX, *Secretary.**

P. O. address of Secretary, Gladwin, Mich.

(Statement of condition December 31, 1889.)

MEMBERSHIPS.

Number of members December 31 1888	130
Number of members December 31, 1889	130

* No report for 1890—Secretary says no business was done in 1890.

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RISKS.

Amount in force December 31, 1888	$152,575		
Amount added during the year	None.		
Total		$152,575	
Amount withdrawn or canceled during the year		2,200	
Amount in force December 31, 1889			$150,375

RESOURCES.

Assessments of past year uncollected	$226 15
Total available resources	$226 15

LIABILITIES.

For losses due and payable	$106 66
Total liabilities	$106 66

INCOME.

Cash collected on assessments levied during the year	$111 71
Total receipts and income	$111 71

EXPENDITURES.

Losses paid during the year	$60 00
Salaries and fees *paid* to officers and directors (Schedule A)	51 71
Total expenses paid during the year	$111 71

MISCELLANEOUS.

Number of assessments made during the year	Two.
Amount of assessments made during the year	$337 86
Rate per cent of assessment on property insured	.0022

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

GLADWIN, MIDLAND AND CLARE.

(Incorporated July 10, 1888.)

Doing business in the counties of Gladwin, Midland and Clare.

W. L. LYONS, *President*. - - - - - - - - - - JOHN M. KNOX, *Secretary*.

P. O. address of Secretary, Gladwin, Mich.

(Statement of condition December 31, 1890.)

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MEMBERSHIPS.

Number of members December 31, 1889	130
Number decrease during the year	9
Number of members December 31, 1890	121

RISKS.

Amount in force December 31, 1889	$150,375		
Total		$150,375	
Amount withdrawn or canceled during the year		9,925	
Amount in force December 31, 1890			$140,450

RESOURCES.

Assessments of prior years uncollected (carried inside)	$226 15	
Total resources		$226 15

LIABILITIES.

For losses due and payable	$106 66
Nature and amount of all other claims, viz.: due secretary for salaries	60 00
sundries	20 00
Total liabilities	$186 66

INCOME.

Cash collected on assessments levied in prior years	$111 71
Total income	$111 71

EXPENDITURES.

None.

MISCELLANEOUS.

Number of assessments made during the year	None.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF GRAND TRAVERSE, ANTRIM AND LEELANAW COUNTIES.

(Incorporated November 9, 1875.)

Doing business in the counties of Grand Traverse, Antrim and Leelanaw.

J. H. MONROE, *President*. - - - - - - - - - - H. E. STEWARD, *Secretary*.

P. O. address of Secretary, Traverse City, Mich.

(Statement and condition December 31, 1890.)

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MEMBERSHIPS.

Number of members December 31, 1889		800
Number of increase, 170; decrease, 64; net increase during the year		106
Number of members December 31, 1890		906
Number of policies canceled and re-written (carried inside)	47	

RISKS.

Amount in force December 31, 1889	$967,380		
Amount added during the year	170,745		
Total		$1,138,125	
Amount withdrawn or canceled during the year		69,410	
Amount of policies canceled and re-written	$64,005		
Amount in force December 31, 1890			$1,068,715 00

RESOURCES.

Cash on hand	$304 67
Assessments of past year uncollected	104 12
Total available resources	$408 79

LIABILITIES.

None.

INCOME.

Cash premiums received during the year		$163 15
Cash collected on assessments levied during the year		1,483 76
Cash from membership or policy fees		278 50
Cash from increased or decreased insurance		7 60
Total income		$1,933 01
Add cash balance at close of preceding year		907 93
Total receipts and income		$2,840 94

EXPENDITURES.

Losses paid during the year (of which $358 occurred in prior years)		$1,930 50
Salaries and fees *paid* to officers and directors (Schedule A)		152 90
Fees retained by agents or solicitors		170 00
Fees retained by Secretary as perquisites under Sec. 13 of charter		108 50
Assessments charged off as uncollectible (carried inside)	$104 12	
All other expenditures (Schedule B)		174 37
Total expenses paid during the year		$2,536 27

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$1,587 88
Rate per cent of assessment on property insured	.015

Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assessments made in April based on the estimated amount needed for the year.

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF HILLSDALE COUNTY.

(Incorporated February 13, 1868.)

Doing business in the county of Hillsdale.

SIDNEY GREEN, *President*. - - - - - - - - - JOEL B. NORRIS, *Secretary*.

P. O. address of Secretary, Hillsdale, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	3,817
Number of increase, 323; decrease, 136; net increase during the year	187
Number of members December 31, 1890	4,004

RISKS.

Amount in force December 31, 1889	$6,998,088		
Amount added during the year	570,106		
Total		$7,568,194	
Amount withdrawn or canceled during the year		310,102	
Amount in force December 31, 1890			$7,258,092

RESOURCES.

Cash on hand	$548 82
Assessments of past year uncollected	134 95
Total available resources	$683 77

LIABILITIES.

For losses not matured	$2,348 66
Due or to become due for borrowed money	3,500 00
Total liabilities	$5,848 66

INCOME.

Cash collected on assessments levied during the year	$9,037 10
Cash collected on assessments levied in prior years	470 06
Cash from membership or policy fees	223 00
Cash from increased or decreased insurance	570 00
Cash income from all other sources, viz.: borrowed money	9,800 00
Discount	3 57
Total income	$20,103 73
Add cash balance at close of preceding year	402 29
Total receipts and income	$20,506 02

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EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$11,678 88
Salaries and fees *paid* to officers and directors (Schedule A)	713 00
Fees retained (or remitted to assured) by agent or collectors	350 90
Paid borrowed money	6,300 00
Interest on borrowed money	151 08
All other expenditures (Schedule B)	763 34
Total expenses paid during the year	$19,957 20

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$9,172 05
Rate per cent of assessment on property insured	.0013

Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year's losses.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF INGHAM COUNTY.

(Incorporated June 13, 1862.)

Doing business in the county of Ingham.

RICHARD BULLEN, *President.* - - - - - - - - ORVILLE F. MILLER, *Secretary.*

P. O. address of Secretary, Mason, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,887
Number of increase, 324; decrease, 223; net increase during the year	101
Number of members December 31, 1890	2,988

RISKS.

Amount in force December 31, 1889	$4,630,372		
Amount added during the year	445,009		
Total		$5,076,381	
Amount withdrawn or canceled during the year		352,872	
Amount in force December 31, 1890			$4,723,509

RESOURCES.

Cash on hand	$312 77
Assessments of past year uncollected	418 03
Assessments of prior years uncollected	68 31
Total available resources	$799 11

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LIABILITIES.

For losses due and payable	$1,200 00
Due or to become due for borrowed money	8,278 00
Total liabilities	$9,478 00

INCOME.

Cash collected on assessments levied during the year	$11,094 92
Cash collected on assessments levied in prior years	172 85
Cash from membership or policy fees	402 00
Cash from increased or decreased insurance	20 84
Cash income from all other sources, cash from loans	13,388 00
Total income	$25,078 61
Add cash balance at close of preceding year	1,327 65
Total receipts and income	$26,406 26

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)		$15,102 91
Salaries and fees *paid* to officers and directors (Schedule A)		449 46
Fees retained (or remitted to assured) by agent or collectors		422 84
Assessments charged off as uncollectible (carried inside)	$270 41	
Paid borrowed money		9,325 87
Interest on borrowed money		
All other expenditures (Schedule B)		792 41
Total expenses paid during the year		$26,093 49

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$11,652 57
Rate per cent of assessment on property insured	.0025

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF IONIA COUNTY.

(Incorporated October 29, 1863.)

Doing business in the county of Ionia.

A. MILAN WILLETT, *President*. - - - - - - - - - J. L. FOWLE, *Secretary*.

P. O. address of Secretary, Ionia, Mich.

(Statement of condition December 31, 1890.)

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MEMBERSHIPS.

Number of members December 31, 1889	2,492
Number of increase, 98; decrease, 86; net increase during the year	12
Number of members December 31, 1890	2,504

RISKS.

Amount in force December 31, 1889	$4,604,328		
Amount added during the year	137,373		
Total		$4,741,701	
Amount withdrawn or canceled during the year		155,541	
Amount in force December 31, 1890			$4,586,160

RESOURCES.

Whole amount of premiums or deposit notes belonging to the company	$148 40
Cash on hand	256 87
Assessments of past year uncollected	201 36
Assessments of prior years uncollected	151 66
Total available resources	$758 29

LIABILITIES.

For losses not matured	$1,065 22
Due or to become due for borrowed money	6,831 78
Total liabilities	$7,897 00

INCOME.

Cash premiums received during the year	$424 30
Cash collected on assessments levied during the year	7,307 80
Cash collected on assessments levied in prior years	133 59
Cash from membership or policy fees	108 00
Interest and discount, $25.34; Lowell National bank, $3.81	29 15
Cash income from all other sources, viz.: loans to pay losses	3,792 00
From Richard Sheridan	17 71
Total income	$11,812 55
Add cash balance at close of preceding year	259 53
Total receipts and income	$12,072 08

EXPENDITURES.

Losses paid during the year (of which $81.90 occurred in prior years)	$5,734 92
Salaries and fees *paid* to officers and directors (Schedule A)	909 05
Paid borrowed money	4,296 00
Interest and discount	327 54
All other expenditures (Schedule B)	547 70
Total expenses paid during the year	$11,815 21

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$7,509 16
Rate per cent of assessment on property insured	.00175

Amount of losses or expenses allowed to accumulate before an assessment is ordered: An assessment can be levied when there is less than $300 in the treasury.

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF JACKSON COUNTY.

(Incorporated January 16, 1862.)

Doing business in the county of Jackson.

RICHARD TOWNLEY, *President.* - - - - - - BENJAMIN TRUMBULL, *Secretary.*

P. O. address of Secretary, Jackson, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,357
Number of increase, 166; decrease, 73; net increase during the year	93
Number of members December 31, 1890	2,450

RISKS.

Amount in force December 31, 1889	$4,990,040		
Amount added during the year	301,045		
Total		$5,291,085	
Amount withdrawn or canceled during the year		238,530	
Amount in force December 31, 1890			$5,052,555

RESOURCES.

Cash on hand	$304 41
Assessments of past year uncollected	5,912 61
Nature and amount of all other resources, viz.: due for new insurance	100 00
Total available resources	$6,317 02

LIABILITIES.

For losses due and payable	$400 00
Due or to become due for borrowed money	2,900 00
Nature and amount of all other claims, viz.: accrued salaries of officers	80 00
Total liabilities	$3,380 00

INCOME.

Cash collected on assessments levied during the year	$5,478 49
Cash collected on assessments levied in prior years	3,902 17
Cash from membership or policy fees and from increased or decreased insurance	404 33
Cash income from all other sources, viz.: borrowed money	7,659 51
Total income	$17,444 50
Add cash balance at close of preceding year	1,063 31
Total receipts and income	$18,507 81

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EXPENDITURES.

Losses paid during the year (of which $1,843.07 occurred in prior years)	$12,279 35
Salaries and fees *paid* to officers and directors (Schedule A)	527 00
Assessments charged off as uncollectible	145 78
Paid borrowed money } Interest on borrowed money }	4,818 63
All other expenditures (Schedule B)	432 64
Total expenses paid during the year	$18,203 40

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$11,367 51
Rate per cent of assessment on property insured	.0025
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No fixed amount.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF KALAMAZOO.

(Incorporated February 17, 1863.)

Doing business in the county of Kalamazoo.

W. H. COBB, *President.* - - - - - - - - - - - - R. A. SYKES, *Secretary.*

P. O. address of Secretary, Kalamazoo, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	1,674
Number of increase, 161; decrease, 63; net increase during the year	98
Number of members December 31, 1890	1,772

RISKS.

Amount in force December 31, 1889	$4,203,965		
Amount added during the year	464,655		
Total		$4,668,620	
Amount withdrawn or canceled during the year		291,485	
Amount in force December 31, 1890			$4,377,135

RESOURCES.

Cash on hand	$3,272 20
Total available resources	$3,272 20

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LIABILITIES.

None.

INCOME.

Cash collected on assessments levied in prior years	$53 80
Cash from membership or policy fees	137 00
Cash from increased or decreased insurance	380 60
Cash income from all other sources, viz.: interest from money loaned	137 50
Total income	$708 90
Add cash balance at close of preceding year	8,460 59
Total receipts and income	$9,169 49

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$4,922 24
Salaries and fees *paid* to officers and directors (Schedule A)	873 00
All other expenditures (Schedule B)	102 05
Total expenses paid during the year	$5,897 29

MISCELLANEOUS.

Number of assessments made during the year	None.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF KENT COUNTY.

(Incorporated March 18, 1868.)

Doing business in the county of Kent.

SAMUEL LANGDON, *President.* - - - - - - - - JOHN H. WITHEY, *Secretary.*

P. O. address of Secretary, Ada, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,799
Number of increase, 436; decrease, 214; net increase during the year	222
Number of members December 31, 1890	3,021

RISKS.

Amount in force December 31, 1889	$4,950,650		
Amount added during the year	658,400		
Total		$5,609,050	
Amount withdrawn or canceled during the year		399,500	
Amount in force December 31, 1890			$5,209,550

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RESOURCES.

Cash on hand		$3,291 67
Assessments of past year uncollected		460 74
Assessments of prior years uncollected (carried inside)	$3,952 76	
Total available resources		$3,752 41

LIABILITIES.

For losses not matured	$1,445 12
Total liabilities	$1,445 12

INCOME.

Cash premiums received during the year	$417 15
Cash collected on assessments levied during the year	9,449 63
Cash collected on assessments levied in prior years	180 65
Cash from membership or policy fees	436 00
Cash from increased or decreased insurance	94 10
Cash income from all other sources, viz.: on cancelations	7 16
On mortgages	110 00
Total income	$10,694 69
Add cash balance at close of preceding year	3,224 15
Total receipts and income	$13,918 84

EXPENDITURES.

Losses paid during the year (of which $1,315.36 occurred in prior years)		$8,681 92
Salaries and fees *paid* to officers and directors (Schedule A)		1,246 00
Assessments charged off as uncollectible (carried inside)	$3,980 76	
Interest on borrowed money		168 08
All other expenditures (Schedule B)		531 17
Total expenses paid during the year		$10,627 17

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$9,910 37
Rate per cent of assessment on property insured	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	$5,000 to $10,000.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF LENAWEE COUNTY.

(Incorporated May 16, 1862.)

Doing business in the county of Lenawee.

J. M. JUDSON, *President*. - - - - - - - - - GEO. R. COCHRANE, *Secretary*.

P. O. address of Secretary, Adrian, Mich.

(Statement of condition December 31, 1890.)

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MEMBERSHIPS.

Number of members December 31, 1889	6,135
Number of increase, 757; decrease, 616; net increase during the year	141
Number of members December 31, 1890	6,276

RISKS.

Amount in force December 31, 1889	$10,439,378		
Amount added during the year	1,223,630		
Total		$11,663,008	
Amount withdrawn or canceled during the year		934,870	
Amount in force December 31, 1890			$10,728,138

RESOURCES.

Cash on hand from assessment of 1890	$5,855 00
Cash from assessment of 1889	75 22
Assessments of past year uncollected	8,627 75
Total available resources	$14,557 97

LIABILITIES.

Due or to become due for borrowed money	$14,557 97
Total liabilities	$14,557 97

INCOME.

Cash collected on assessments levied during the year	$5,855 00
Cash collected on assessments levied in prior years	12,817 58
Cash from membership or policy fees	842 63
Cash income from all other sources, viz.: borrowed money	14,482 75
Total income	$33,997 96

EXPENDITURES.

Losses paid during the year (of which $765 occurred in prior years)	$12,264 55
Salaries and fees *paid* to officers and directors (Schedule A)	488 02
Fees retained by agents or collectors	842 63
Paid notes given for losses	12,742 36
Interest on borrowed money	517 47
All other expenditures (Schedule B)	1,287 93
Total expenses paid during the year	$28,142 96

MISCELLANEOUS.

Number of assessments made during the year	Thirteen.
Amount of assessments made during the year	$14,482 75
Rate per cent of assessment on property insured	.00134

Amount of losses or expenses allowed to accumulate before an assessment is ordered: An assessment is made for each loss when large.

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF MACOMB COUNTY.

(Incorporated September 13, 1875.)

Doing business in the county of Macomb.

ROBERT McKAY, *President.* - - - - - - - - WILLIAM L. DICKEN, *Secretary.*

P. O. address of Secretary, Romeo, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,479
Number of increase, 146; decrease, 93; net increase during the year	53
Number of members December 31, 1890	2,532

RISKS.

Amount in force December 31, 1889	$3,898,596		
Amount added during the year	219,887		
Total		$4,118,483	
Amount withdrawn or canceled during the year		211,611	
Amount in force December 31, 1890			$3,906,872

RESOURCES.

Cash on hand		$20 50
Assessments of past years uncollected		23 43
Nature and amount of all other resources, viz.: cash in hands of agents		65 00
Office fixtures (carried inside)	$200 00	
Total available resources		$108 93

LIABILITIES.

Due or to become due or borrowed money	$1,300 00
Total liabilities	$1,300 00

INCOME.

Cash collected on assessments levied during the year	$2,845 50
Cash from membership or policy fees	98 27
Cash income from all other sources, viz.: borrowed money	1,300 00
sale of safe	3 50
Total income	$4,247 27
Add cash balance at close of preceding year	39 31
Total receipts and income	$4,286 58

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EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$2,329 93
Salaries and fees *paid* to officers and directors (Schedule A)	340 00
Paid borrowed money	1,000 00
Interest on borrowed money	59 01
All other expenditures (Schedule B)	537 14
Total expenses paid during the year	$4,266 08

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$2,868 93
Rate per cent of assessment on property insured	.00075
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No definite amount.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF MANISTEE, BENZIE AND MASON COUNTIES.

(Incorporated August 13, 1889.)

Doing business in the counties of Manistee, Benzie and Mason.

C. B. CANNIFF, *President*, - - - - - - - - - JOHN N. BRODIE, *Secretary*.

P. O. address of Secretary, Bear Lake, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	487
Number of increase, 357; decrease, 72; net increase during the year	285
Number of members December 31, 1890	772

RISKS.

Amount in force December 31, 1889	$614,305		
Amount added during the year	397,080		
Total		$1,011,385	
Amount withdrawn or canceled during the year		93,585	
Amount in force December 31, 1890			$917,800

RESOURCES.

Cash on hand		$169 05
Assessments of past year uncollected (carried inside)	$177 27	
Total available resources		$169 05

LIABILITIES.

None.

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INCOME.

Cash premiums received during the year	$348 84
Cash collected on assessments levied during the year	1,158 83
Cash from increased or decreased insurance	23 03
Total income	$1,530 70
Add cash balance at close of preceding year	4 93
Total receipts and income	$1,535 63

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)		$697 33
Salaries and fees *paid* to officers and directors (Schedule A)		502 53
Assessments charged off as uncollectible (carried inside)	$177 27	
Balances and interest on notes due bank		65 00
All other expenditures (Schedule B)		101 72
Total expenses paid during the year		$1,366 58

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$1,336 10
Rate per cent of assessments on property insured	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: None.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF MECOSTA COUNTY.

(Incorporated March 13, 1890.)

Doing business in the county of Mecosta.

LUTHER COBB, *President.* - - - - - - - - - - R. D. LADNER, *Secretary.*

P. O. address of Secretary, Big Rapids, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	None.
Number added, 65; decrease 1; net increase during the year	64
Number of members December 31, 1890	64

RISKS.

Amount in force December 31, 1889	None.		
Amount written during the year	$76,983		
Total		$76,983	
Amount withdrawn or canceled during the year		900	
Amount in force December 31, 1890			$76,083

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RESOURCES.

None.

LIABILITIES.

Total liabilities	$32 15

INCOME.

Cash premiums received during the year	$76 98
Cash from membership or policy fees	97 50
Cash income from all other sources	8 50
Total income	$182 98

EXPENDITURES.

Salaries and fees *paid* to officers and directors (Schedule A)	$134 75
All other expenditures (Schedule B)	48 23
Total expenses paid during the year	$182 98

MISCELLANEOUS.

Number of assessments made during the year	None.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF MONROE AND WAYNE COUNTIES.

(Incorporated May 14, 1863.)

Doing business in the counties of Monroe and Wayne.

A. J. KEENEY, *President*. - - - - - - - - - - O. R. PATTENGELL, *Secretary*.

P. O. address of Secretary, Plymouth, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	5,200
Number of increase, 445; decrease, 175; net increase during the year	270
Number of members December 31, 1890	5,470

RISKS.

Amount in force December 31, 1889	$8,486,851		
Amount added during the year	635,476		
Total		$9,122,327	
Amount withdrawn or canceled during the year		282,346	
Amount in force December 31, 1890			$8,839,981

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RESOURCES.

Cash on hand		$2,199 47
Assessments of past year uncollected		9,522 86
Assessments of prior years uncollected (carried inside)	$133	
Total available resources		$11,722 33

LIABILITIES.

Due or to become due for borrowed money	$12,510 55
Total liabilities	$12,510 55

INCOME.

Cash collected on assessments levied during the year	$7,471 41
Cash collected on assessments levied in prior years	9,389 86
Cash from membership or policy fees	563 79
Loans	20,650 76
Cash income from all other sources	37 05
Total income	$38,112 87
Add cash balance at close of preceding year	4,657 38
Total receipts and income	$42,770 25

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$13,521 79
Salaries and fees *paid* to officers and directors (Schedule A)	1,214 87
Paid borrowed money	22,952 41
Interest on borrowed money	961 16
All other expenditures (Schedule B)	1,920 55
Total expenses paid during the year	$40,570 78

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$16,994 27
Rate per cent of assessment on property insured	.002

Amount of losses or expenses allowed to accumulate before an assessment is ordered: None, all paid in sixty days.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF OGEMAW, ARENAC AND IOSCO COUNTIES.

(Incorporated January 10, 1888.)

Doing business in the counties of Ogemaw, Arenac and Iosco.

JAMES CAMPBELL, *President.* - - - - - - - - - - A. S. ROSE, *Secretary.*

P. O. address of Secretary, Churchill, Mich.

(Statement of condition December 31, 1890.)

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MEMBERSHIP.

Number of members December 31, 1889	270
Number of increase, 28; decrease, 43; net decrease during the year	15
Number of members December 31, 1890	255

RISKS.

Amount in force December 31, 1889	$321,861		
Amount added during the year	19,030		
Total		$340,891	
Amount withdrawn or canceled during the year		42,649	
Amount in force December 31, 1890			$298,242

RESOURCES.

Cash on hand	$84 13
Assessments of past year uncollected	247 87
Assessments of prior years uncollected	531 48
Total available resources	$863 48

LIABILITIES.

For losses resisted	$1,466 66
Due or to become due for borrowed money	900 00
Nature and amount of all other claims, viz.: secretary's salary	375 00
lawyer's fees, $95; arbitration fees, $5	100 00
Total liabilities	$2,841 66

INCOME.

Cash premiums received during the year	$17 93
Cash collected on assessments levied during the year	191 83
Cash collected on assessments levied in prior years	261 27
Cash from membership or policy fees	16 45
Cash from increased or decreased insurance	9 90
Cash income from all other sources, viz.: borrowed money	900 00
from policy holder on settlement	4 54
Total income	$1,401 92
Add cash balance at close of preceding year	17 75
Total receipts and income	$1,419 67

EXPENDITURES.

Losses paid during the year (of which $646.11 occurred in prior years)	$912 77
Salaries and fees *paid* to officers and directors (Schedule A)	254 05
Paid borrowed money	100 00
Interest on borrowed money	6 67
All other expenditures (Schedule B)	62 05
Total expenses during the year	$1,335 54

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$439 70
Rate per cent of assessment on property insured	.002

Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF OTTAWA AND ALLEGAN COUNTIES.

(Incorporated May 24, 1878.)

Doing business in the counties of Ottawa and Allegan.

KASPER LAHUIS, *President.* - - - - - - - - - ISAAC MARSILJE, *Secretary.*

P. O. address of Secretary, Holland, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	727
Number of increase, 42; decrease, 16; net increase during the year	26
Number of members December 31, 1890	753

RISKS.

Amount in force December 31, 1889	$901,265		
Amount added during the year	86,050		
Total		$987,315	
Amount withdrawn or canceled during the year		51,800	
Amount in force December 31, 1890			$935,515

RESOURCES.

Cash on hand	$1,128 76
Assessments of past year uncollected	314 64
Assessments of prior years uncollected	87 45
Nature and amount of all other resources, viz.: money in hands of agents and officers	81 34
Total available resources	$1,612 19

LIABILITIES.

For losses due and payable	None.
Due officers and agents	$39 04
Total liabilities	$39 04

INCOME.

Cash premiums received during the year	$23 03
Cash collected on assessments levied during the year	1,040 36
Cash collected on assessments levied in prior years	74 00
Cash from increased and decreased insurance	34 00
Total income	$1,171 39
Add cash balance at close of preceding year	533 67
Total receipts and income	$1,705 06

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EXPENDITURES.

Losses paid during the year (of which $294.04 occurred in prior years)	$318 27
Salaries and fees *paid* to officers and directors (Schedule A)	197 83
All other expenditures (Schedule B)	50 20
Total expenses paid during the year	$566 30

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$1,355 09
Rate per cent of assessment on property insured	.0015
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No fixed amount.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF OTSEGO, CRAWFORD AND ROSCOMMON COUNTIES.

(Incorporated July 28, 1890.)

Doing business in the counties of Otsego, Crawford and Roscommon.

THOMAS CARNEY, *President*. - - - - - - - - - JOHN G. BERRY, *Secretary*.

P. O. address of Secretary, Vanderbilt, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	None.
Number added, 154; decrease, 1; net increase during the year	153
Number of members December 31, 1890	153

RISKS.

Amount in force December 31, 1889	None.		
Amount written during the year	$138,535		
Total		$138,535	
Amount withdrawn or canceled during the year		1,000	
Amount in force December 31, 1890			$137,535

RESOURCES.

Cash on hand	$122 00
Assessments of past years uncollected	88 19
Total available resources	$210 19

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LIABILITIES.

None.

INCOME.

Cash premiums received during the year	$6 43
Cash collected on assessments levied during the year	176 48
Cash from membership or policy fees	13 50
Cash from increased or decreased insurance	2 00
Total income	$198 41

EXPENDITURES.

Salaries and fees *paid* to officers and directors (Schedule A)	$26 00
Fees retained by agents or collectors	13 50
Paid bank note	21 20
All other expenditures (Schedule B)	15 71
Total expenses paid during the year	$76 41

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$264 67
Rate per cent of assessment on property insured	.002

Amount of losses or expenses allowed to accumulate before an assessment is ordered: None.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF SAGINAW COUNTY.

(Incorporated November 26, 1878.)

Doing business in the county of Saginaw.

ROBERT URE, *President.* - - - - - - - - - JOHN LEIDLEIN, *Secretary.*

P. O. address of Secretary, Buena Vista, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	909
Number of increase, 214; decrease, 34; net increase during the year	180
Number of members December 31, 1890	$1,089

RISKS.

Amount in force December 31, 1889	$1,247,679		
Amount added during the year	288,564		
Total		$1,536,243	
Amount withdrawn or canceled during the year		51,565	
Amount in force December 31, 1890			$1,484,678

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RESOURCES.

Cash on hand	$337 27
Assessments of past years uncollected	249 07
Nature and amount of all other resources, viz.: due from agents	73 73
Total available resources	$660 07

LIABILITIES.

For losses due and payable	$550 00
For losses not matured	142 00
Nature and amount of all other claims, viz.: secretary's salary	250 00
treasurer's services	20 00
Total liabilities	$962 00

INCOME.

Cash premiums received during the year	$288 78
Cash collected on assessments levied during the year	3,637 03
Cash collected on assessments levied in prior years	356 54
Cash from membership or policy fees	321 00
Cash from increased or decreased insurance	33 50
Cash income from all other sources, viz.: on cancellation	11 33
Due from agents December 31, 1889	14 13
Total income	$4,662 31
Add cash balance at close of preceding year	369 29
Total receipts and income	$5,031 60

EXPENDITURES.

Losses paid during the year (of which $630.16 occurred in prior years)		$3 612 71
Salaries and fees *paid* to officers and directors (Schedule A)		315 30
Fees retained (or remitted to assured) by agent or collectors		448 93
Assessments charged off as uncollectible (carried inside)	$16 97	
Interest on borrowed money		107 34
All other expenditures (Schedule B)		210 05
Total expenses paid during the year		$4,694 33

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$3,896 10
Rate per cent of assessment on property insured (average)	.0031

Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF ST. JOSEPH COUNTY.

(Incorporated March 11, 1863.)

Doing business in the county of St. Joseph.

JOHN W. HARRISON, *President.* - - - - - - - - L. A. CLAPP, *Secretary.*

P. O. address of secretary, Centreville, Mich.

(Statement of condition December 31, 1890.)

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MEMBERSHIPS.

Number of members December 31, 1889	1,520
Number of increase, 148; decrease, 67; net increase during the year	81
Number of members December 31, 1890	1,601

RISKS.

Amount in force December 31, 1889	$3,178,830		
Amount added during the year	206,570		
Total		$3,382,400	
Amount withdrawn or canceled during the year		97,900	
Amount in force December 31, 1890			$3,284,500

RESOURCES.

Cash on hand		$69 71
Assessments of past year uncollected (carried inside)	$25 42	
Assessments of prior years uncollected (carried inside)		
Total available resources		$69 71

LIABILITIES.

For losses due and payable	$35 87
For losses not matured	1,409 97
Nature and amount of all other claims, viz.: due to directors	40 00
Total liabilities	$1,485 84

INCOME.

Cash collected on assessments levied during the year	$3,522 13
Cash from membership or policy fees	284 31
Cash from increased or decreased insurance	
Total income	$3,806 44
Add cash balance at close of preceding year	22 68
Total receipts and income	$3,829 12

EXPENDITURES.

Losses paid during the year (of which $3,271.32 occurred in prior years)		$3,275 67
Salaries and fees *paid* to officers and directors (Schedule A)		404 66
Assessments charged off as uncollectible (carried inside)	$25 42	
All other expenditures (Schedule B)		79 08
Total expenses paid during the year		$3,759 41

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$3,547 55
Rate per cent of assessment on property insured	.00112

Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year.

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF VAN BUREN COUNTY.

(Incorporated August 3, 1863.)

Doing business in the county of Van Buren.

C. W. YOUNG, *President.* - - - - - - - - - - - E. L. WARNER, *Secretary.*

P. O. address of secretary, Paw Paw, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	481
Number of increase, 68; decrease, 15; net increase during the year	53
Number of members December 31, 1890	534

RISKS.

Amount in force December 31, 1889	$721,950		
Amount added during the year	112,835		
Total		$834,785	
Amount withdrawn or canceled during the year		28,055	
Amount in force December 31, 1890			$806,730

RESOURCES.

Cash on hand	$52 48
Assessments of past year uncollected	45 55
Total available resources	$98 03

LIABILITIES.

For losses due and payable	$300 00
For losses not matured	525 00
Total liabilities	$825 00

INCOME.

Cash collected on assessments levied during the year	$1,736 03
Cash collected on assessments levied in prior years	28 10
Cash from membership or policy fees; Cash from increased or decreased insurance	102 00
Total income	$1,866 13
Add cash balance at close of preceding year	301 66
Total receipts and income	$2,167 79

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EXPENDITURES.

Losses paid during the year (of which $7.00 occurred in prior years)	$1,628 20
Salaries and fees *paid* to officers and directors (Schedule A)	247 45
Fees retained (or remitted to assured) by agent or collectors	102 00
All other expenditures (Schedule B)	137 66
Total expenses paid during the year	$2,115 31

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$1,781.58
Rate per cent of assessment on property insured	.0025
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Not any.	

FARMERS' NORTHERN MUTUAL INSURANCE COMPANY,

OF DELTA, MARQUETTE AND MENOMINEE COUNTIES.

(Incorporated May 31, 1890.)

Doing business in the counties of Delta, Marquettee and Menominee.

EDWARD SAWBRIDGE, *President.* - - - - - - NORWOOD BOWERS, *Secretary.*

P. O. address of Secretary, Stephenson, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	None.
Number added, 79; decrease, 1; net increase during the year	78
Number of members December 31, 1890	78

RISKS.

Amount in force December 31, 1889	None.		
Amount written during the year	$27,160		
Total		$27,160	
Amount withdrawn or canceled during the year		200	
Amount in force December 31, 1890			$26,960

RESOURCES.

Cash on hand	$171 54
Nature and amount of all other resources, viz.: contrncts to pay two per cent of amount insured if assessment made	539 20
Total available resources	$710 74

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LIABILITIES.

None.

INCOME.

Cash premiums received during the year	$636 90
Total income	$636 90

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$150 00
All other expenditures (Schedule B)	315 36
Total expenses paid during the year	$465 36

MISCELLANEOUS.

Number of assessments made during the year	None.

FINLANDERS' MUTUAL FIRE INSURANCE COMPANY.

OF HOUGHTON COUNTY.

(Incorporated February 17, 1890.)

Doing business in the counties of Houghton and Keweenaw.

JOHN BLOMQUIST, *President.* - - - - - - - - ALEX. LEINONEN, *Secretary.*

P. O. address of Secretary, Red Jacket, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31 1889	None.
Number added during the year	110
Number of members December 31, 1890	110

RISKS.

Amount in force December 31, 1889	None.		
Amount written during the year	$99,625		
Total		$99,625	
Amount withdrawn or canceled during the year		1,500	
Amount in force December 31, 1890			$98,125

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RESOURCES.

Cash on hand	$376 38
Total available resources	$376 38

LIABILITIES.

None.

INCOME.

Cash premiums received during the year	$1,553 33
Cash collected on assessments levied during the year	400 00
Cash from membership or policy fees	220 00
Total income	$2,173 33

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$1,500 00
Salaries and fees *paid* to officers and directors (Schedule A)	223 25
All other expenditures (Schedule B)	73 70
Total expenses paid during the year	$1,796 95

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$400 00
Rate per cent of assessment on property insured	.0044

GENESEE COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT FLINT.

(Incorporated July 29, 1863.)

Doing business in the county of Genessee.

DAVID RICHARDS, *President.* - - - - - - - - J. H. GOTSHALL, *Secretary.*

P. O. address of Secretary, Flint, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	3,640
Number of increase, 465; decrease, 210; net increase during the year	255
Number of members December 31, 1890	3,895

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RISKS.

Amount in force December 31, 1889	$6,136,969		
Amount added during the year	565,671		
Total		$6,702,640	
Amount withdrawn or canceled during the year		423,826	
Amount in force December 31, 1890			$6,278,814

RESOURCES.

Cash on hand	$443 69
Assessments of past year uncollected	490 51
Nature and amount of all other resources, viz.: assessment roll of 1890	13,946 31
notes to company for dues	25 00
Total available resources	$14,905 51

LIABILITIES.

For losses due and payable	$12,238 86
For losses not matured	1,148 75
Nature and amount of all other claims, viz.: interest on above losses	706 69
collector's fees	500 00
Total liabilities	$14,594 30

INCOME.

Cash collected on assessments levied during the year	$11,266 95
Cash collected on assessments levied in prior years	100 00
Cash from membership or policy fees	350 00
Cash from increased or decreased insurance	150 00
Cash income from all other sources, viz.: canceled policies	50 51
interest on note	1 48
Note, $20.22; added to roll, $25.14	45 36
Total income	$11,964 30
Add cash balance at close of preceding year	271 27
Total receipts and income	$12,235 57

EXPENDITURES.

Losses paid during the year (of which $1,978.35 occurred in prior years)	$10,676 49
Salaries and fees *paid* to officers and directors (Schedule A)	252 86
Fees retained (or remitted to assured) by agent or collectors	350 00
Paid borrowed money / Interest on borrowed money	214 00
All other expenditures (Schedule B)	742 22
Total expenses paid during the year	$12,235 57

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessment made during the year	$13,946 31
Rate per cent of assessment on property insured	.0022

Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses of one year.

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GERMAN BAPTIST BRETHREN FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF BARRY, IONIA AND KENT COUNTIES.

(Incorporated May 7, 1887.)

Doing business in the counties of Barry, Ionia and Kent.

J. M. SMITH, *President.* - - - - - - - - - - S. D. KATHERMAN, *Secretary.*

P. O. address of Secretary, Woodland, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	375
Number of increase, 179; decrease 16; net increase during the year	163
Number of members December 31, 1890	538

RISKS.

Amount in force December 31, 1889	$488,798		
Amount added during the year	235,061		
Total		$723,859	
Amount withdrawn or canceled during the year		22,965	
Amount in force December 31, 1890			$700,894

RESOURCES.

Cash on hand	$306 92
Assessments of past year uncollected	269 46
Assessments of prior years uncollected	37 63
Total available resources	$614 01

LIABILITIES.

Due or to become due for borrowed money	$715 03
Total liabilities	$715 03

INCOME.

Cash collected on assessments levied during the year	$403 00
Cash collected on assessments levied in prior years	214 12
Cash from membership or policy fees	179 00
Cash income from all other sources, viz.: borrowed money	676 00
Total income	$1,472 12
Add cash balance at close of preceding year	80 86
Total receipts and income	$1,552 98

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EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$528 00
Salaries and fees *paid* to officers and directors (Schedule A)	91 20
Fees retained (or remitted to assured) by agent or collectors	198 78
Paid borrowed money	364 32
Interest on borrowed money	39 03
All other expenditures (Schedule B)	24 73
Total expenses paid during the year	$1,246 06

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$672 46
Rate per cent of assessment on property insured	.0012
Amount re-assessed to cover deficiencies of former assessments	$0 87
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Not limited.	

GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF MACOMB AND WAYNE COUNTIES.

(Incorporated June 13, 1874.)

Doing business in the counties of Macomb and Wayne.

CARL JUENGEL, *President*. - - - - - - - - - - - J. T. WEISS, *Secretary*.

P. O. address of Secretary, Mt. Clemens, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	1,818
Number of increase, 178; decrease, 12 net increase during the year	166
Number of members December 31, 1890	1,984

RISKS.

Amount in force December 31, 1889	$2,548,188		
Amount added during the year	109,560		
Total		$2,657,748	
Amount withdrawn or canceled during the year		9,510	
Amount in force December 31, 1890			$2,648,238

RESOURCES.

Cash on hand		$127 82
Assessments of past year uncollected		20 61
Assessments of prior years uncollected (carried inside)	$35 08	
Total available resources		$148 43

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LIABILITIES.

For losses not matured	$1,340 50
Due or to become due for borrowed money	661 22
Total liabilities	$2,001 72

INCOME.

Coll. fees of treasurer	$127 80
Cash collected on assessments levied during the year	2,536 30
Cash from membership or policy fees	178 00
Cash from increased or decreased insurance	54 78
Cash income from all other sources, viz.: *pro rata* assessment	112 38
Total income	$3,009 26
Add cash balance at close of preceding year	1,752 83
Total receipts and income	$4,762 09

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)		$4,394 85
Salaries and fees *paid* to officers and directors (Schedule A)		678 08
Assessments charged off as uncollectible (carried inside)	$35 03	
All other expenditures (Schedule B)		115 31
Total expenses paid during the year		$5,188 24

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$2,556 91
Rate per cent of assessment on property insured	.001

GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF ST. CLAIR COUNTY.

(Incorporated June 14, 1878.)

Doing business in the county of St. Clair.

FREDERICK LINDOW, *President*. . . . . JACOB L. KELLER, *Secretary*.

P. O. address of Secretary, Casco, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	1,471
Number of increase, 48; decrease, 61; net decrease during the year	13
Number of members December 31, 1890	1,458

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RISKS.

Amount in force December 31, 1889	$2,249,222		
Amount added during the year	100,369		
Total		$2,349,591	
Amount withdrawn or canceled during the year		93,065	
Amount in force December 31, 1890			$2,256,526

RESOURCES.

Cash on hand	$670 30
Assessments of past year uncollected	1,369 48
Total available resources	$2,039 78

LIABILITIES.

For losses due and payable	$832 48
Due or to become due for borrowed money	500 00
Nature and amount of all other claims, viz.: interest	27 00
collection fees	80 00
officers' time, report, etc.	75 00
Total liabilities	$1,514 48

INCOME.

Cash collected on assessments levied during the year	$3,020 59
Cash collected on assessments levied in prior years	1,933 22
Cash from increased or decreased insurance and policy fees	98 35
Cash income from all other sources, viz.. borrowed money	1,929 47
fine money	80
Total income	$5,982 43
Add cash balance at close of preceding year	292 55
Total receipts and income	$6,274 98

EXPENDITURES.

Losses paid during the year (of which $652 occurred in prior years)	$3,248 97
Salaries and fees *paid* to officers and directors (Schedule A)	178 87
Fees retained (or remitted to assured) by agent or collectors	1 58
Paid borrowed money	1,829 47
Interest on borrowed money	74 15
All other expenditures (Schedule B)	276 64
Total expenses paid during the year	$5,604 68

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$3,390 07
Rate per cent of assessment on property insured	.0015

Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year's loss.

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GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT SEBEWAING, HURON COUNTY.

(Incorporated March 6, 1882.)

Doing business in the counties of Huron and Tuscola.

JOHN F. ZIEGLER, *President.* - - - - - - - - HENRY NEWMAN, *Secretary.*

P. O. address of Secretary, Sebewaing, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889			359
Number of increase, 48; decrease, 6; net increase during the year			42
Number of members December 31, 1890			401

RISKS.

Amount in force December 31, 1889	$501,217		
Amount added during the year	97,088		
Total		$598 305	
Amount withdrawn or canceled during the year		24,909	
Amount in force December 31, 1890			$573,396

RESOURCES.

Cash on hand		$85 43
Assessments of prior years uncollected (carried inside)	$6,59	
Total available resources		$85 43

LIABILITIES.

None.

INCOME.

Cash premiums received during the year	$93 11
Cash collected on assessments levied in prior years	162•87
Cash from membership or policy fees	1 50
Cash from increased or decreased insurance	2 95
Total income	$260 43
Add cash balance at close of preceding year	119 59
Total receipts and income	$380 02

EXPENDITURES.

Losses paid during the year (of which $157.62 occurred in prior years)		$187 88
Salaries and fees *paid* to officers and directors (Schedule A)		89 52
Assessments charged off as uncollectible (carried inside)	$6 59	
All other expenditures (Schedule B)		17 19
Total expenses paid during the year		$294 59

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MISCELLANEOUS.

Number of assessments made during the year	None.

GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF WASHTENAW COUNTY.

(Incorporated December 16, 1889.)

Doing business in the county of Washtenaw.

SIMON F. HIRTH, *President*. . . . . HENRY PAUL, *Secretary*.

P. O. address of Secretary, Box 1322 Ann Arbor, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	1,223
Number of increase, 135; decrease, 37; net increase during the year	98
Number of members December 31, 1890	1,321

RISKS.

Amount in force December 31, 1889	$3,190,375		
Amount added during the year	292,925		
Total		$3,483,300	
Amount withdrawn or canceled during the year		108,550	
Amount in force December 31, 1890			$3,374,750

RESOURCES.

Cash on hand	$174 00
Assessments of past year uncollected	35 23
Total available resources	$209 23

LIABILITIES.

For losses	None.
Nature and amount of all claims	$426 34
Total liabilities	$426 34

INCOME.

Cash collected on assessments levied during the year	$3,817 03
Cash from membership or policy fees	402 00
Cash from increased or decreased insurance	61 55
Cash income from all other sources, viz.: old accounts collected	9 60
Borrowed money	3,208 20
Total income	$7,498 38

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EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$2,743 47
Salaries and fees *paid* to officers and directors (Schedule A)	970 04
Paid borrowed money	3,208 20
Interest on borrowed money	114 04
All other expenditures (Schedule B)	295 03
Total expenses paid during the year	$7,324 38

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$2,852 25
Rate per cent of assessment on property insured	.0012
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No certain amount.

IONIA, EATON AND BARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT IONIA.

(Incorporated May 23, 1881.)

Doing business in the counties of Ionia, Eaton and Barry.

NATHAN B. HAYES, *President.* - - - - - - - - J. WARREN PEAKE, *Secretary.*

P. O. address of Secretary, Ionia, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,928
Number of increase, 117; decrease, 472; net decrease during the year	355
Number of members December 31, 1890	2,573

RISKS.

Amount in force December 31, 1889	$4,342,960		
Amount added during the year	157,930		
Total		$4,500,890	
Amount withdrawn or canceled during the year		767,844	
Amount in force December 31, 1890			$3,733,046

RESOURCES.

Unassessed portion of notes belonging to company		$974 17
Cash on hand		237 82
Assessments of past year uncollected		1,616 56
Assessments of prior years uncollected (carried inside)	$1,890 27	
Nature and amount of all other resources, viz.: due from former secretary		379 82
Total available resources		$3,258 39

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LIABILITIES.

For losses not matured	$2,161 23
For losses resisted	2,000 00
Due or to become due for borrowed money	15,366 91
Nature and amount of all other claims, viz.: office rent for 1890	96 00
due treasurer and president for services	201 40
Total liabilities	$19,825 54

INCOME.

Cash premiums received during the year	$199 73
Cash collected on assessments levied during the year	8,004 41
Cash collected on assessments levied in prior years	1,807 78
Cash from membership or policy fees	61 15
Cash income from all other sources, viz.: loans	25,117 32
Total income	$35,190 34
Add cash balance at close of preceding year	684 17
Total receipts and income	$35,874 51

EXPENDITURES.

Losses paid during the year (of which $1,317.86 occurred in prior years)	$8,688 58
Salaries and fees *paid* to officers and directors (Schedule A)	1,101 40
Fees retained (or remitted to assured) by agent or collectors	2 93
Paid borrowed money	23,387 27
Interest and discount	960 64
All other expenditures (Schedule B)	1,445 87
Total expenses paid during the year	$35,586 69

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$9,620 99
Rate per cent of assessment on property insured	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	Not limited.

LAPEER COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF LAPEER COUNTY.

(Incorporated March 24, 1871.)

Doing business in the county of Lapeer.

JOHN T. RICH, *President.* - - - - - - - - - - C. B. KIDDER, *Secretary.*

P. O. address of Secretary, Almont, Mich.

(Statement of condition December 31, 1890.)

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MEMBERSHIPS.

Number of members December 31, 1889	1,498
Number of increase, 150; decrease, 92; net increase during the year	58
Number of members December 31, 1890	1,556

RISKS.

Amount in force December 31, 1889	$2,322,957		
Amount added during the year	260,355		
Total		$2,583,312	
Amount withdrawn or canceled during the year		157,795	
Amount in force December 31, 1890			$2,425,517

RESOURCES.

Cash on hand		$120 20
Assessments of past year in hands of collector		2,346 87
Assessments of prior years uncollected (carried inside)	$54 55	
Total available resources		$2,477 07

LIABILITIES.

For losses not matured	$1,000 00
Due or to become due for borrowed money	1,900 87
Nature and amount of all other claims, viz.: printing, $34.65; postage, $38.14; books and stationery, $22; office rent, $10; new register $45; express, $1.55; revising charter, $5; estimated interest, $80; officer's services, $198.80	435 14
Total liabilities	$3,336 01

INCOME.

Cash collected on assessments levied during the year	$5,028 17
Cash from membership or policy fees } retained by agents, amount not given.	
Cash from increased or decreased insurance } retained by agents, amount not given.	
Cash income from all other sources, viz.: accrued assessments of canceled policies	14 22
Total income	$5,042 39
Add cash balance at close of preceding year	57 28
Total receipts and income	$5,099 67

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$4,397 12
Salaries and fees *paid* to officers and directors (Schedule A) 1889	270 80
Fees retained (or remitted to assured) by agent or collectors	Not given.
All other expenditures (Schedule B) 1889	301 55
Total expenses paid during the year	$4,969 47

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	Not given.
Rate per cent of assessment on property insured	.001
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	All during the year.

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LIVINGSTON COUNTY MUTUAL FIRE INSURANCE COMPANY,

LIVINGSTON COUNTY.

(Incorporated February 16, 1863.)

Doing business in the county of Livingston.

E. A. BUSH, *President.* - - - - - - - - - - - - ISAAC STOW, *Secretary.*

P. O. address of Secretary, Howell, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,392
Number of increase, 123; decrease, 90; net increase during the year	33
Number of members December 31, 1890	2,425

RISKS.

Amount in force December 31, 1889	$4,511,539		
Amount added during the year	215,680		
Total		$4,727,219	
Amount withdrawn or canceled during the year		171,085	
Amount in force December 31, 1890			$4,556,134

RESOURCES.

Cash on hand	$1,649 05
Total available resources	$1,649 05

LIABILITIES.

For losses due and payable	$1,324 00
Total liabilities	$1,324 00

INCOME.

Cash premiums received during the year	$188 28
Cash collected on assessments levied in prior years	307 44
Cash from membership fees	61 50
Total income	$557 22
Add cash balance at close of preceding year less $2,967.92 deposited in bank suspended and now in litigation	5,657 95
Total receipts and income	$6,215 17

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EXPENDITURES.

Losses paid during the year (of which $146.25 occurred in prior years)		$3,529 95
Salaries and fees paid to officers and directors (Schedule A)		513 76
Assessments charged off as uncollectible (carried inside)	983 37	
Indebtedness not otherwise reported paid this year		145 04
All other expenditures (Schedule B)		77 37
Total expenses paid during the year		$4,566 12

MISCELLANEOUS.

Number of assessments made during the year ..... None
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No fixed amount

MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT GRAND RAPIDS.

HOME OFFICE, GRAND RAPIDS.

(Incorporated September 30, 1885.)

GEO. H. LONG, *President*. - - - - - - - - - - A. M. GRANGER, *Secretary*.

P. O. address of Secretary, Grand Rapids, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	1,030
Number of increase, 1,577; decrease, 1,551; net increase during the year	26
Number of members December 31, 1890	1,056

RISKS.

Amount in force December 31, 1889	$1,680,298 00		
Amount added during the year	2,612,497 66		
Total		$4,292,795 66	
Amount withdrawn or canceled during the year		2,676,022 60	
Amount in force December 31, 1890			$1,616,773 06

RESOURCES.

Whole amount of premiums or deposit notes and agreements belonging to the company		$186,275 85
Acceptances		1,590 68
Cash on hand		614 63
Cash premiums in due course of collection		2,672 71
Bills receivable, in part matured, taken for fire risks and assessments		909 61
Due from agents		2,162 88
Nature and amount of all other resources, viz.: all other property (carried inside)	$1,195 70	
Total available resources		$194,166 36

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LIABILITIES.

For losses in process of adjustment	$16,942 25
For losses resisted	1,078 07
For premiums	20,243 88
Due other companies	1,011 15
Borrowed money	14,000 00
Total liabilities	$53,275 30

INCOME.

Cash premiums received during the year	$38,657 74
Cash from loan account	10,000 00
Cash on interchange of business	1,409 88
Cash income from all other sources, viz.: interest on acceptances, $61.37; costs in law suit, $25	86 37
Total income	$50,153 99

EXPENDITURES.

Losses paid during the year (of which $7,427.24 occurred in prior years)	$27,489 46
Salaries and fees *paid* to officers, directors, agents and all other employés	7,882 43
Paid for commissions and brokerage	6,331 28
Paid taxes	4 94
All other expenditures (Schedule B)	7,946 14
Total expenses paid during the year	$49,604 25

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889	$1,680,298	$21,490 98
Written during the year	2,612,497	54,155 42
Total	$4,292,795	$75,646 40
Deduct expirations	2,676,022	35,158 74
In force at the end of the year	$1,616,773	$40,487 66
Deduct amount re-insured	16,250	358 21
Net amount in force December 31, 1890	$1,600,523	$40,129 45

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company	$145,623
Total amount of *cash* dividends declared since the company commenced business	691
Losses paid from organization to date	92,409
Losses incurred during the year, fire	36,954

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

Fire risks taken	$415,317 78
Premiums received	10,137 41
Losses paid	3,901 45
Total losses incurred during the year in the State of Michigan	7,965 18

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MICHIGAN MILLERS' MUTUAL FIRE INSURANCE COMPANY,

OF LANSING, MICH.

(*Incorporated August 31, 1881.)

Doing business in the State of Michigan.

GEORGE W. JENKS, *President.* - - - - - - - - - - - A. T. DAVIS, *Secretary.*

P. O. address of Secretary, Lansing, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	428
Number of increase, 127; decrease, 60; net increase during the year	67
Number of members December 31, 1890	495

RISKS.

Amount in force December 31, 1889	$2,013,285 00		
Amount added during the year	1,870,835 51		
Total		$3,884,120 51	
Amount withdrawn or canceled during the year		1,467,155 37	
Amount in force December 31, 1890			$2,416,965 14

RESOURCES.

Real estate		$3,882 80
Whole amount of premiums or deposit notes belonging to the company		108,637 10
Bank stock, $1,000; notes, $17,000		18,000 00
Cash premiums in due course of collection not more than three months due		3,275 39
Cash on hand		33,304 05
Assessments of past year uncollected		74 85
All other property belonging to company (carried inside)	$100 00	
Total available resources		$167,124 19

LIABILITIES.

For losses due and payable	$15,011 46
For losses in process of adjustment	2,235 70
For losses resisted	2,500 00
Amount of reserve on all outstanding risks	19,550 71
Nature and amount of all other claims, viz.: commissions and brokerage	201 06
Total liabilities	$39,498 93

* Under public acts of 1881, No. 157, and amendments thereto.

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INCOME.

Premium or deposit notes taken during the year	$26,132 68	
Cash premiums received during the year		$41,921 27
Cash collected on assessments levied during the year		32,062 93
Received for interest and dividends on stocks and bonds, stock loans and from all other sources		2,912 47
Cash income from all other sources		437 46
Total income		$77,334 13

EXPENDITURES.

Losses paid during the year (of which $9,180.62 occurred in prior years)	$53,443 58
Salaries and fees *paid* to officers and directors and fees retained (or remitted to assured) by agent or collectors	6,324 92
Paid taxes	83 86
Paid commissions and brokerage	9,066 97
All other expenditures (Schedule B)	1,264 82
Total expenses paid during the year	$70,186 15

MISCELLANEOUS.

Risks and Premiums.	*Risks.*	*Premiums.*
In force December 31, 1889	$2,013,235	.....
Written during the year	1,870,885	.....
Total	$3,884,120	.....
Deduct expirations	1,467,155	.....
Net amount in force December 31, 1890	$2,416,965	$41,921 27

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$91,698 49
Losses paid from organization to date	140,571 53
Losses incurred during the year, fire	64,012 12

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

Fire risks taken	$253,651 67
Premiums received	8,216 58
Losses paid	19,662 27
Total losses incurred during the year in the State of Michigan	23,345 40
Number of assessments made during the year	Two.
Amount of assessments made during the year	$32,062 93

Rate per cent of such assessments on the premium or deposit notes: Various per cent

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MICHIGAN MUTUAL TORNADO, CYCLONE AND WIND STORM INSURANCE COMPANY,

LOCATED AT HASTINGS.

(Incorporated April 21, 1885, Public Acts of 1885, No. 6.)

Doing business in the State of Michigan.

S. W. MAPES, *President*. - - - - - - - - - - D. W. ROGERS, *Secretary*.

P. O. address of Secretary, Hastings, Mich.

(Statement of condition December 31, 1889.)

MEMBERSHIPS.

Number of members December 31, 1889	1,414
Number of increase, 492; decrease, 9; net increase during the year	483
Number of members December 31, 1890	1,897

RISKS.

Amount in force December 31, 1889	$1,275,400		
Amount added during the year	535,745		
Total		$1,811,145	
Amount withdrawn or canceled during the year		7,700	
Amount in force December 31, 1890			$1,803,445

RESOURCES.

Cash on hand	$580 36
Nature and amount of all other resources, viz.: money loaned	1,000 00
interest accrued	29 15
Total available resources	$1,609 51

LIABILITIES.

Nature and amount of all other claims, viz.: due expenses	$264 78
Total liabilities	$264 78

INCOME.

Cash premiums received during the year	$535 75
Cash from membership or policy fees	492 00
Cash from increased or decreased insurance	535 75
Cash income from all other sources, viz.: loans	1,018 33
interest on loans	64 13
Total income	$2,645 96
Add cash balance at close of preceding year	183 17
Total receipts and income	$2,829 13

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EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$42 00
Salaries and fees *paid* to officers and directors (Schedule A)	130 62
Paid borrowed money	1,000 00
All other expenditures (Schedule B)	1,076 15
Total expenses paid during the year	$2,248 77

MISCELLANEOUS.

Number of assessments made during the year	None.
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No stated amount.

MONITOR INSURANCE COMPANY,

OF OAKLAND COUNTY.

(Incorporated May 25, 1870.)

Doing business in the county of Oakland.

GEO. D. COWDIN, *President*. - - - - - - - - - - CHAS. E. DEWEY, *Secretary*.

P. O. address of Secretary, Four Towns, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	4,027
Number of increase, 206; decrease, 156; net increase during the year	50
Number of members December 31, 1890	4,077

RISKS.

Amount in force December 31, 1889	$8,821,420		
Amount added during the year	434,150		
Total		$9,255,570	
Amount withdrawn or canceled during the year		339,982	
Amount in force December 31, 1890			$8,915,588

RESOURCES.

Cash on hand		$1 99
Assessments of past year uncollected		8,347 11
Assessments of prior years uncollected (carried inside)	$128 10	
Total available resources		$8,349 10

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LIABILITIES.

For losses due and payable	$7,095 36
For losses not matured	1,525 27
For losses resisted	451 00
Due or to become due for interest on borrowed money	250 00
Nature and amount of all other claims, viz.: printing, $33.30; postal cards, $30; for use of hall, $5; blank books, $9.50; director's services, $154.75; stationery, postage and services of treasurer, $16.20; making assessment roll, $50; sheriff and witness fees, $120.60; treasurer's fees for collecting roll of 1890, $166.94	614 59
Total liabilities	$9,975 52

INCOME.

Cash collected on assessments levied in prior years	$15,958 24
Cash from membership or policy fees	731 41
Cash from increased or decreased insurance	345 86
Cash income from all other sources, viz.: accrued assessments on policies surrendered	60 29
Total income	$17,095 80
Add cash balance at close of preceding year	18 35
Total receipts and income	$17,114 15

EXPENDITURES.

Losses paid during the year (of which all occurred in prior years)		$14,887 86
Salaries and fees paid to officers and directors (Schedule A)		1,046 01
Fees retained (or remitted to assured) by agent or collectors		543 23
Assessments charged off as uncollectible (carried inside)	$128 10	
Interest on borrowed money		461 83
All other expenditures (Schedule B)		173 23
Total expenses paid during the year		$17,112 16

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$8,247 11
Rate per cent of assessment on property insured	.00097
Amount re-assessed to cover deficiencies of former assessments	128 10

Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses of one year.

MUTUAL CITY AND VILLAGE FIRE INSURANCE COMPANY,

OF BERRIEN, CASS AND VAN BUREN COUNTIES.

(*Incorporated November 13, 1878.)

Doing business in the counties of Berrien, Cass and Van Buren.

T. G. RIX, *President*. - - - - - - - - - - - HENRY H. PORTER, *Secretary*.

P. O. address of Secretary, Dowagiac, Mich.

(Statement of condition December 31, 1890.)

* Under act No. 82, laws of 1873, section 22.

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MEMBERSHIPS.

Number of members December 31, 1889	1,253
Number of increase, 252; decrease, 88; net increase during the year	164
Number of members December 31, 1890	1,417

RISKS.

Amount in force December 31, 1889	$1,159,467		
Amount added during the year	235,000		
Total		$1,394,467	
Amount withdrawn or canceled during the year		128,355	
Amount in force December 31, 1890			$1,266,112

RESOURCES.

Cash on hand		$696 21
Assessments of past year uncollected		871 01
Assessments of prior years uncollected (carried inside)	$421 59	
Total available resources		$1,567 22

LIABILITIES.

For losses not matured	$824 63
For losses resisted	800 00
Due or to become due for borrowed money	2,431 88
Total liabilities	$4,056 51

INCOME.

Cash collected on assessments levied during the year	$8,628 99
Cash collected on assessments levied in prior years	229 02
Cash income from all other sources, borrowed money	4,657 20
Judgment and costs from "Arnold case"	17 10
Total income	$13,542 31
Add cash balance at close of preceding year	918 31
Total receipts and income	$14,460 62

EXPENDITURES.

Losses paid during the year (of which $780 occurred in prior years)		$4,550 92
Salaries and fees *paid* to officers and directors (Schedule A)		1,685 58
Assessments charged off as uncollectible (carried inside)	$421 59	
Paid borrowed money		7,109 74
All other expenditures (Schedule B)		468 17
Total expenses paid during the year		$13,764 41

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$9,500 00
Rate per cent of assessment on property insured—class 3	.0045

Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses for one year.

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PATRONS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT FREMONT.

(Incorporated October 13, 1876.)

Doing business in the counties of Newaygo, Muskegon and Oceana.

JOHN BARNHARD, *President.* - - - - - - - - AMOS O. WHITE, *Secretary.*

P. O. address of Secretary, Fremont, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	1,648
Number of increase, 216; decrease, 17; net increase during the year	199
Number of members December 31, 1890	1,847

RISKS.

Amount in force December 31, 1889	$2,341,345		
Amount added during the year	$323,350		
Total		$2,664,695	
Amount withdrawn or canceled during the year		100,895	
Amount in force December 31, 1890			$2,563,800

RESOURCES.

Assessments of past years uncollected		$72 63
Assessments of prior years uncollected (carried inside)	$92 44	
Nature and amount of all other resources, viz.: safe and office furniture	150 00	
Total available resources		$72 63

LIABILITIES.

Due or to become due or borrowed money	$2,289 95
Total liabilities	$2,289 95

INCOME.

Cash premiums received during the year	$970 34
Cash collected on assessments levied during the year	2,327 71
Cash collected on assessments levied in prior years	35 88
Cash from membership or policy fees	487 00
Cash from increased or decreased insurance	2 12
Cash income from all other sources, viz.: loans	2,289 95
Total income	$6,113 00

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EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)		$4,069 25
Salaries and fees *paid* to officers and directors (Schedule A)		1,306 14
Assessments charged off as uncollectible (carried inside)	$92 44	
Paid borrowed money—(deficit of 1889)		543 21
Interest on borrowed money		19 56
All other expenditures (Schedule B)		174 84
Total expenses paid during the year		$6,113 00

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$2,400 34
Rate per cent of assessment on property insured	.001
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	$1,000 to $2,000.

PEOPLE'S MUTUAL FIRE INSURANCE COMPANY,

OF IONIA, CLINTON AND MONTCALM COUNTIES.

(Incorporated March 22, 1872.)

Doing business in the counties of Ionia, Clinton and Montcalm.

HAMPTON RICH, *President.* - - - - - - - - - T. G. STEVENSON, *Secretary.*

P. O. address of Secretary, Ionia, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	1,065
Number of increase, 27; decrease, 231; net decrease during the year	204
Number of members December 31, 1890	861

RISKS.

Amount in force December 31, 1889	$1,348,851		
Amount added during the year	28,728		
Total		$1,377,579	
Amount withdrawn or canceled during the year		223,374	
Amount in force December 31, 1890			$1,154,205

RESOURCES.

Whole amount of premiums or deposit notes belonging to the company	$3 16
Cash on hand	38 10
Assessments of past year uncollected	247 79
Assessments of prior years uncollected	314 01
Total available resources	$603 06

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LIABILITIES.

For losses not matured	$692 55
Due or to become due for borrowed money	810 15
Total liabilities	$1,502 70

INCOME.

Cash premiums received during the year	$83 02
Cash collected on assessments levied during the year	3,154 57
Cash collected on assessments levied in prior years	443 78
Cash from membership or policy fees	20 00
Cash income from all other sources, viz.: loans	750 00
Total income	$4,451 37
Add cash balance at close of preceding year	186 53
Total receipts and income	$4,637 90

EXPENDITURES.

Losses paid during the year (of which $621.41 occurred in prior years)		$734 81
Salaries and fees *paid* to officers and directors (Schedule A)		1,071 65
Fees retained (or remitted to assured) by agent or collectors		50 66
Assessments charged off as uncollectible (carried inside)	$188 80	
Paid borrowed money		2,333 93
Interest on borrowed money		123 83
All other expenditures (Schedule B)		284 92
Total expenses paid during the year		$4,599 80

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$3,402 36
Rate per cent of assessments on property insured	.003
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	Not limited.

SAGINAW VALLEY MUTUAL FIRE INSURANCE COMPANY,

OF SAGINAW.

(Incorporated September 1, 1890.)

W. C. McCLURE, *President.* - - - - - - - - - - - J. P. SHERIDAN, *Secretary.*

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	None.
Number of increase, 746; decrease, 201; net increase during the year	545
Number of members December 31, 1890	545

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RISKS.

Amount in force December 31, 1889	None.		
Amount written during the year	$1,197,044 64		
Total		$1,197,044 64	
Amount withdrawn or canceled during the year		349,250 00	
Amount in force December 31, 1890			$847,794 64

RESOURCES.

Whole amount of premiums or deposit notes belonging to the company		$72,053 85
Cash on hand		2,272 34
Cash premiums in due course of collection not more than three months due		5,860 07
Nature and amount of all other resources, viz.: due from other companies re-insurance on losses already paid		2,033 13
Office furniture and fixtures (carried inside)	$344 40	
Total available resources		$82,219 39

LIABILITIES.

For losses due and payable	$794 04
For losses in process of adjustment	2,585 35
Amount of reserve on all outstanding fire risks	9,921 11
Due and accrued for salaries, rent, advertising, agency and miscellaneous expenses	137 90
Due or to become due for borrowed money	4,000 00
Nature and amount of all other claims, viz.: commissions and brokerage	995 77
Return premiums, $32; re-insurance, $145.36	177 36
Total liabilities	$18,661 53

INCOME.

Premium or deposit notes taken during the year (carried inside)	$72,053 80	
Cash premiums received during the year		26,328 67
Borrowed money		4,000 00
Cash income from all other sources, viz.: commissions		433 07
Total income		$30,761 74

EXPENDITURES.

Losses paid during the year	$8,558 73
Salaries and fees *paid* to officers and directors and fees retained (or remitted to assured) by agent or collectors	5,261 97
Paid for commission and brokerage	1,684 28
Paid for re-insurance	2,391 06
All other expenditures (Schedule B)	3,109 76
Total expenses paid during the year	$21,005 80

MISCELLANEOUS.

Risks and Premiums.	*Fire Risks.*	*Premiums Thereon.*
In force December 31, 1889		
Written during the year	$1,197,044 00	$31,022 82
Deduct expirations	349,250 00	9,008 02
In force at the end of the year	$847,794 00	$22,014 80
Deduct amount re-insured	39,250 00	2,172 57
Total amount in force December 31, 1890	$808,544 00	$19,842 23

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$31,022 82
Losses paid from organization to date	8,558 52
Losses incurred during the year, fire	11,937 91

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

Fire risks taken	$478,325 00
Premiums received	13,641 17
Losses paid	7,771 01
Total losses incurred during the year in the State of Michigan	10,020 92

ST. JOSEPH COUNTY VILLAGE FIRE INSURANCE COMPANY,

LOCATED AT CENTREVILLE.

(Incorporated October 12, 1863.)

Doing business in the county of St. Joseph.

THOMAS G. GREEN, *President.* - - - - - - - - SAMUEL CROSS, *Secretary.*

P. O. address of Secretary, Centreville, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	1,036
Number of increase, 163; decrease, 79; net increase during the year	84
Number of members December 31, 1890	1,120

RISKS.

Amount in force December 31, 1889	$1,167,968		
Amount added during the year	141,991		
Total		$1,309,959	
Amount withdrawn or canceled during the year		83,221	
Amount in force December 31, 1890			$1,226,738

RESOURCES.

Cash on hand		$241 18
Assessments of prior years uncollected (carried inside)	$12 66	
Total available resources		$241 18

LIABILITIES.

None.

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INCOME.

Cash collected on assessments levied in prior years	$2,270 40
Cash from membership or policy fees	244 00
Cash from increased or decreased insurance	141 91
Cash income from all other sources, viz.: policies canceled and surrendered	27 74
Unknown	2 08
Total income	$2,686 13
Add cash balance at close of preceding year	19 49
Total receipts and income	$2,705 62

EXPENDITURES.

Losses paid during the year (of which $1,312.99 occurred in prior years)		$1,336 99
Salaries and fees *paid* to officers and directors (Schedule A)		514 80
Fees retained (or remitted to assured) by agent or collectors		385 99
Assessments charged off as uncollectible (carried inside)	$12 66	
All other expenditures (Schedule B)		226 66
Total expenses paid during the year		$2,464 44

MISCELLANEOUS.

Number of assessments made during the year	None.
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	Losses of one year.

SCANDINAVIAN FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF MONTCALM AND KENT COUNTIES.

(Incorporated August 15, 1884.)

Doing business in the counties of Montcalm and Kent.

HANS CHRISTENSON, *President.* - - - - - - - - C. J. NIELSEN, *Secretary.*

P. O. address of Secretary, Gowen, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	244
Number of increase, 53; decrease 43; net increase during the year	10
Number of members December 31, 1890	254

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RISKS.

Amount in force December 31, 1889	$305,066		
Amount added during the year	61,827		
Total		$366,893	
Amount withdrawn or canceled during the year		43,855	
Amount in force December 31, 1890			$323,038

RESOURCES.

Cash on hand		$567 45
Assessments of past year uncollected		17 50
Assessments of prior years uncollected (carried inside)	$2 52	
Total available resources		$584 95

LIABILITIES.

None.

INCOME.

Cash collected on assessments levied during the year	$1,187 72
Cash collected on assessments levied in prior years	1 62
Cash from membership or policy fees	53 00
Cash from increased or decreased insurance	40 35
Cash income from all other sources	410 00
Total income	$1,692 69
Add cash balance at close of preceding year	22 87
Total receipts and income	$1,715 56

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$651 75
Salaries and fees *paid* to officers and directors (Schedule A)	20 00
Fees retained (or remitted to assured) by agent or collectors	31 25
Paid borrowed money	410 00
Interest on borrowed money	9 47
All other expenditures (Schedule B)	25 64
Total expenses paid during the year	$1,148 11

MISCELLANEOUS.

Number of assessments made during the year	Two.
Amount of assessments made during the year	$1,205 22
Rate per cent of assessment on property insured	.004

Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.

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SHIAWASSEE MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT CORUNNA.

(Incorporated August 15, 1861.)

Doing business in the county of Shiawassee.

E. S. BURNETT, *President*. - - - - - - - - - - - - EZRA MASON, *Secretary*.

P. O. address of Secretary, Corunna, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,345
Number of increase, 191; decrease, 101; net increase during the year	90
Number of members December 31, 1890	2,435

RISKS.

Amount in force December 31, 1889	$4,059,122		
Amount added during the year	750,219		
Total		$4,809,341	
Amount withdrawn or canceled during the year		591,666	
Amount in force December 31, 1890			$4,217,675

RESOURCES.

Cash in hands of treasurer	$2,584 26
Cash in hands of town agents	53 81
Total available resources	$2,638 07

LIABILITIES.

None.

INCOME.

Cash premiums received during the year	$169 37
Cash collected on assessments levied during the year	5,979 67
Cash from membership or policy fees	205 80
Cash from increased or decreased insurance	137 79
Cash income from all other sources, viz.: interest on money	60 00
Total income	$6,552 63
Add cash balance at close of preceding year	1,932 42
Total receipts and income	$8,485 05

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EXPENDITURES.

Losses paid during the year (of which $50 occurred in prior years)	$4,685 08
Salaries and fees *paid* to officers and directors (Schedule A)	417 80
Fees retained (or remitted to assured) by agent or collectors	695 50
All other expenditures (Schedule B)	98 60
Total expenses paid during the year	$5,846 98

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$6,101 82
Rate per cent of assessment on property insured	.0015

Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assessments are made in advance of losses.

SOUTHERN MICHIGAN MUTUAL TORNADO, CYCLONE AND WINDSTORM INSURANCE COMPANY,

LOCATED AT CENTREVILLE.

(Incorporated January 6, 1886, Public Acts of 1885, No. 6.)

Doing business in the State of Michigan.

JOHN W. HARRISON, *President*. - - - - - WILLIAM H. VAN BUREN, *Secretary*.

P. O. address of Secretary, Centreville, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	154
Number of increase, 2; decrease 1; net increase during the year	1
Number of members December 31, 1890	155

RISKS.

Amount in force December 31, 1889	$175,875		
Amount added during the year	2,600		
Total		$178,475	
Amount withdrawn or canceled during the year		2,100	
Amount in force December 31, 1890			$176,375

RESOURCES.

Cash on hand	$37 33
Total available resources	$37 33

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LIABILITIES.

None.

INCOME.

Cash from membership or policy fees	$2 55
Total income	$2 55
Add cash balance at close of preceding year	44 13
Total receipts and income	$46 68

EXPENDITURES.

Fees retained (or remitted to assured) by agent or collectors	$2 55
All other expenditures (Schedule B)	4 25
Total expenses paid during the year	$6 80

MISCELLANEOUS.

Number of assessments made during the year	None.
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	One year's losses.

SOUTHERN WASHTENAW FARMERS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT MANCHESTER.

(Incorporated December 10, 1872.)

Doing business in the county of Washtenaw.

H. C. CALHOUN, *President.* - - - - - - - - HENRY R. PALMER, *Secretary.*

P. O. address of Secretary, River Raisin, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS

Number of members December 31, 1889	276
Number of increase, 7; decrease, 11; net decrease during the year	4
Number of members December 31, 1890	272

RISKS.

Amount in force December 31, 1889	$695,535		
Amount added during the year	16,840		
Total		$712,375	
Amount withdrawn or canceled during the year		30,050	
Amount in force December 31, 1890			$682,325

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RESOURCES.

Cash on hand	$34 30
Total available resources	$34 30

LIABILITIES.

None.

INCOME.

Cash premiums received during the year	$16 84
Cash collected on assessments levied in prior years	13 40
Cash from membership or policy fees	7 00
Total income	$37 24
Add cash balance at close of preceding year	20 06
Total receipts and income	$57 30

EXPENDITURES.

Salaries and fees *paid* to officers and directors (Schedule A)	$11 00
All other expenditures (Schedule B)	12 00
Total expenses paid during the year	$23 00

MISCELLANEOUS.

Number of assessments made during the year	None.

SWEDISH FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF OSCEOLA AND WEXFORD COUNTIES.

(Incorporated February 21, 1887.)

Doing business in the counties of Osceola and Wexford.

JOHN CARLSON, *President*. - - - - - - - CHARLEY CARLSON, *Secretary*.

P. O. address of secretary, Gilbert, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	157
Number of increase, 17; decrease, 2; net increase during the year	15
Number of members December 31, 1890	172

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RISKS.

Amount in force December 31, 1889	$118,956		
Amount added during the year	14,597		
Total		$133,553	
Amount withdrawn or canceled during the year		3,972	
Amount in force December 31, 1890			$130,581

RESOURCES.

Cash on hand	$57 85
Assessments of past year uncollected	136 86
Assessments of prior years uncollected	4 39
Total available resources	$199 10

LIABILITIES.

None.

INCOME.

Cash collected on assessments levied during the year	$481 61
Cash collected on assessments levied in prior years	28 11
Cash from membership or policy fees	35 50
Cash from increased or decreased insurance	7 83
Cash income from all other sources, viz.: withdrawals	35
Total income	$553 40
Add cash balance at close of preceding year	10 39
Total receipts and income	$563 79

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$393 00
Salaries and fees *paid* to officers and directors (Schedule A)	35 00
Fees retained (or remitted to assured) by agent or collectors	43 33
Interest on notes	8 10
All other expenditures (Schedule B)	26 51
Total expenses paid during the year	$505 94

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$618 47
Rate per cent of assessment on property insured	.005

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TEUTONIA FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF MACOMB AND WAYNE COUNTIES.

(Incorporated May 4, 1875.)

Doing business in the counties of Macomb and Wayne.

JOHN HALTINER, *President.* - - - - - - - - - HENRY LANCO, *Secretary.*

P. O. address of Secretary, Grand River Ave., Detroit, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	929
Number of increase, 53; decrease, 56; net decrease during the year	3
Number of members December 31, 1890	926

RISKS.

Amount in force December 31, 1889	$1,110,848		
Amount added during the year	75,702		
Total		$1,186,550	
Amount withdrawn or canceled during the year		48,564	
Amount in force December 31, 1890			$1,137,986

RESOURCES.

Cash on hand	$177 40
Assessments of past year uncollected	42 39
Total available resources	$219 79

LIABILITIES.

Due or to become due for borrowed money	$750 00
Total liabilities	$750 00

INCOME.

Cash collected on assessments levied during the year	$2,734 73
Cash income from all other sources, viz.: Borrowed money	750 00
Total income	$3,484 73
Add cash balance at close of preceding year	157 97
Total receipts and income	$3,642 70

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EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$56 00
Salaries and fees *paid* to officers and directors (Schedule A)	582 01
Paid borrowed money	2,491 00
Interest on borrowed money	77 76
All other expenditures (Schedule B)	258 53
Total expenses paid during the year	$3,465 30

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$2,777 12
Rate per cent of assessment on property insured	.0025
Amount re-assessed to cover deficiencies of former assessments	42 39

THREE RIVERS FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF ST. JOSEPH COUNTY.

(Incorporated April 28, 1863.)

Doing business in the counties of St. Joseph, Cass and Kalamazoo.

J. H. GARDNER, *President*. - - - - - - - - - JOHN B. DIVINE, *Secretary*.

P. O. address of Secretary, Three Rivers, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	788
Number of increase, 44; decrease, 44; during the year	0
Number of members December 31, 1890	788

RISKS.

Amount in force December 31, 1889	$1,693,401		
Amount added during the year	75,880		
Total		$1,769,281	
Amount withdrawn or canceled during the year		121,030	
Amount in force December 31, 1890			$1,648,251

RESOURCES.

Assessments of past years uncollected	$18 05
Total resources	$18 05

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LIABILITIES.

For losses not matured	$831 95
Nature and amount of all other claims, viz.: due secretary, balance of salary and postage	96 13
Due president, balance of salary and postage, $12.50; due directors, $4.50	17 00
Due for office rent	5 00
Total liabilities	$950 08

INCOME.

Cash collected on assessments levied during the year	$2,989 29
Canceled assessment	16 53
Cash collected on assessments levied in prior years	2 00
Cash from membership or policy fees	95 62
Cash income from all other sources, viz.: assessment of 1890 paid in advance	60
Total income	$3,104 04

EXPENDITURES.

Losses paid during the year (of which all occurred in prior years)	$1,272 59
Salaries and fees *paid* to officers and directors (Schedule A)	117 64
Paid borrowed money of 1889	1,487 50
All other indebtedness of previous year	30 14
Interest on borrowed money	6 12
All other expenditures (Schedule B)	190 05
Total expenses paid during the year	$3,104 04

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$3,023 87
Rate per cent of assessment on property insured	.0018

Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assessments levied once a year.

TUSCOLA COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT CARO.

(Incorporated September 10, 1889.)

Doing business in the county of Tuscola.

W. J. CAMPBELL, *President.* - - - - - - - - C. D. PETERHANS, *Secretary.*

P. O. address of Secretary, Caro, Mich.

(Statement of condition December 31, 1890.)

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MEMBERSHIPS.

Number of members December 31, 1889	186
Number of increase, 289; decrease, 6; net increase during the year	283
Number of members December 31, 1890	469

RISKS.

Amount in force December 31, 1889	$137,045		
Amount added during the year	240,713		
Total		$377,758	
Amount withdrawn or canceled during the year		5,185	
Amount in force December 31, 1890			$372,573

RESOURCES.

Cash on hand	$215 69
Nature and amount of all other resources, viz.: notes taken for reserve fund	186 71
Total available resources	$402 40

LIABILITIES.

None.

INCOME.

Cash premiums received during the year	$958 65
Cash from membership or policy fees	399 47
Cash from increased or decreased insurance	25 60
Total income	$1,383 72
Add cash balance at close of preceding year	238 95
Total receipts and income	$1,622 67

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$558 37
Salaries and fees *paid* to officers and directors (Schedule A)	517 80
All other expenditures (Schedule B)	144 10
Total expenses paid during the year	$1,220 27

MISCELLANEOUS.

Number of assessments made during the year	None.
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No definite amount.

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[Statement of old organization. Charter expired December 31, 1889.]

WASHTENAW MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT ANN ARBOR.

(Incorporated December 31, 1859.)

Doing business in the county of Washtenaw.

HENRY D. PLATT, *President*. . . . . WM. K. CHILDS, *Secretary*.

P. O. address of Secretary, Ann Arbor, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	2,413
Number of increase, none; decrease during the year	2,413
Number of members December 31, 1890	None.

RISKS.

Amount in force December 31, 1889	$4,803,775		
Amount added during the year	none.		
Total at time of expiration of charter		$4,803,775	
Amount in force December 31, 1890			None.

RESOURCES.

Cash on hand (of which $600 is call loan to new company)		$723 84
Assessments of past year uncollected (carried inside)	$118 52	
Total available resources		$723 84

LIABILITIES.

Nature and amount of all claims, viz.: receiver's services, and all other charges in closing up the affairs of the company	$100 00
Total liabilities	$100 00

INCOME.

Cash collected on assessments levied during the year	$6,470 52
Cash collected on assessments levied in prior years	28 36
Cash from canceled insurance (not transferred)	39 49
Total income	$6,538 37
Add cash balance at close of preceding year	194 84
Total receipts and income	$6,733 21

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EXPENDITURES.

Losses paid during the year (of which all occurred in 1889)	$50 91
Salaries and fees *paid* to officers and directors (Schedule A)	110 71
Refunded assessments and insurance fees	12 84
Paid borrowed money	5,250 00
Interest on borrowed money	358 40
All other expenditures (Schedule B)	226 51
Total expenses paid during the year	$6,009 37

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$6,589 04
Rate per cent of assessment on property insured	.0014
Amount re-assessed to cover deficiencies of former assessments	116 00

Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year's losses.

(STATEMENT OF NEW ORGANIZATION.)

WASHTENAW MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT ANN ARBOR.

(Incorporated January 6, 1890.)

Doing business in the county of Washtenaw.

HENRY D. PLATT, *President.* - - - - - - - - WM. K. CHILDS, *Secretary.*

P. O. address of Secretary, Ann Arbor, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members January 1, 1890	2,364
Number of increase, 139; decrease, 84; net increase during the year	55
Number of members December 31, 1890	2,419

RISKS.

Amount in force January 1, 1890	$4,661,500		
Amount added during the year	227,765		
Total		$4,889,265	
Amount withdrawn or canceled during the year		134,805	
Amount in force December 31, 1890			$4,754,460

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RESOURCES.

Cash on hand	$43 47
Assessments of past year uncollected, ($134.14; much of which is not collectible.)	
Nature and amount of all other resources, viz.: the capital stock of the company and the liability of the members to be assessed thereon	
Total available resources	$43 47

LIABILITIES.

For losses due and payable	$2 00
Due or to become due for borrowed money	600 00
Nature and amount of all other claims, viz.: for printing, salary and stamps and envelopes ordered	60 00
Total liabilities	$662 00

INCOME.

Cash collected on assessments levied during the year	$11,599 24
Cash from membership or policy fees	121 99
Cash from increased or decreased insurance	414 84
Cash income from all other sources, viz.: notes, borrowed money	9,850 00
From old company for stamped envelopes and stationery	30 00
Total income	$22,016 06

EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	$10,410 14
Salaries and fees *paid* to officers and directors (Schedule A)	1,684 25
Paid borrowed money	9,250 00
Interest on borrowed money	297 55
All other expenditures (Schedule B)	330 65
Total expenses paid during the year	$21,972 59

MISCELLANEOUS.

Number of assessments made during the year	One.
Amount of assessments made during the year	$11,733 37
Rate per cent of assessment on property insured	.0025
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses of one year.	

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RECEIVERS' STATEMENTS.

ABSTRACTS

COMPILED FROM THE STATEMENTS OF RECEIVERS OF

MUTUAL FIRE INSURANCE COMPANIES

OF THE

STATE OF MICHIGAN,

MADE TO THE COMMISSIONER OF INSURANCE FOR THE YEAR ENDING DECEMBER 31, 1890.

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DETROIT MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT DETROIT.

(Incorporated June 16, 1887*.)

Which did business in the counties of Wayne, Washtenaw and Lenawee.

WALTER S. WALKER, *Receiver.*

No. 53 Buhl Block, Detroit, Mich.

Hon. Henry S. Raymond, Commissioner of Insurance, Lansing, Mich.:

SIR—As required by section 18 of act No. 82 of the session laws of 1873, the following report is submitted in the matter of the Detroit Mutual Fire Insurance Company of Wayne, Washtenaw and Lenawee counties, showing the condition and affairs of the receivership of said company on the 31st day of December, A. D. 1890.

This report was submitted to the Hon. Cornelius J. Reilly, presiding Judge of the Wayne Circuit Court and was approved by said court.

RECEIPTS.

Cash on hand per last report	$296 85
Received from assessments, etc.	2,178 53
Total	$2,475 38

EXPENDITURES.

Paid on losses by fire and other claims	$1,119 07	
Total expenses since last report, including court costs, clerk hire, postage, R. R. fares to different towns to collect assessments, printing, stationery, etc.	441 69	
To apply on Receivers account for services	434 03	
		$1,994 79
Cash on hand		$480 59

Since making his last report he has commenced forty-six (46) cases in the Wayne Circuit Court, about one-half of which number have been settled without coming to issue.

As yet none of these cases have come to trial, but are all on the calendar for the January term of the court.

The receiver does from time to time apply to the court for instructions in the discharge of his duties, and is working to the best of his ability to bring the matter to a close.

All of which is respectfully submitted,

WALTER S. WALKER, *Receiver.*

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* Under Sec. 22 of act No. 82, laws of 1873.

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF GRATIOT AND ISABELLA COUNTIES.

(Incorporated May 27, 1872.)

Which did business in the counties of Gratiot and Isabella.

LEVI B. QUICK, *President*. - - - - - - - - - - GEO. S. ALDRICH, *Secretary*.

Notice to "discontinue the issuing of policies and proceed to wind up business," served by Commissioner of Insurance, June 16, 1890.

Petition for the appointment of Receiver filed in the Circuit Court for Gratiot county, August 19, 1890.

CIRCUIT COURT FOR THE COUNTY OF GRATIOT—IN CHANCERY.

In the matter of the petition of Henry S. Raymond, Commissioner of Insurance for the State of Michigan for the appointment of a Receiver for the Farmers' Mutual Fire Insurance Company of Gratiot and Isabella counties.

At a session of the Circuit Court for the county of Gratiot in chancery held at the court house in the village of Ithaca, September, 20, 1890.

Present, Hon. Sherman B. Daboll, Circuit Judge.

In the above entitled cause the petition of Henry S. Raymond, Commissioner of Insurance for the State of Michigan coming on to be heard and it appearing that the notice of the filing of said petition has been published in the "Ithaca Journal," a newspaper published and circulated in the county of Gratiot, for three weeks in succession, according to the statute in such case made and provided, and that said defendant company is now in court by its solicitor C. J. Willett, and said C. J. Willett consenting that a hearing now be had upon said petition upon proofs heard in open court and after hearing the arguments of counsel, it appearing to the court that the statements in said petition are materially true.

It is ordered adjudged and decreed that the affairs of said company be wound up, and that a receiver be appointed for that purpose to take charge of the affairs of said company, to manage the same under the direction of this court, and on motion of J. P. Lee, solicitor for the complainant, it is ordered that Chauncy Waterbury be and he is hereby appointed receiver of said defendant company.

It is further ordered that said receiver shall file a bond in the penal sum of two thousand dollars with two sufficient surities, payable to the people of the State of Michigan, conditioned that he the said Chauncy Waterbury shall faithfully account for all moneys, property and other things belonging to said company that shall come into his hands or under his control as such receiver and that he shall dispose of the same according to the order of this court, and that he faithfully discharge all the duties imposed upon him by law as such receiver.

And it is further ordered that upon the filing of the bond aforesaid by said receiver with the register of this court, the treasurer of said Farmers' Mutual Fire Insurance Company of Gratiot and Isabella counties and all other persons who have moneys, credits or effects in their hands belonging to said company, shall pay said money and deliver said effects to said Chauncy Waterbury to be held by him as such receiver, subject to the order of this court, and that the secretary of said company shall turn over to said receiver all books, papers and accounts belonging to said company, and that any other person or corporation having moneys, accounts or papers in their possession or under their control belonging to said company shall deliver the same to said receiver.

And it is further ordered, that said receiver proceed at once to take possession of all assets of said company, and that he shall ascertain the amount due from said company on property insured and shall at once proceed to assess upon all the members and persons insured in said company at the time such losses occurred such sums of money, as will in the aggregate be sufficient to pay all the losses and liabilities of said company together with the services and expenses of said receiver according, and in proportion to the amount of their insurance of interest in said company, and that said receiver shall give notice of such assessments by publication in the "Gratiot Journal," once in each week three successive weeks, stating therein the aggregate amount assessed by said company, and that as soon as practible said receiver shall file, with the register of this court an inventory of all moneys, property, credits or effects that shall come into his hands or under his control as such Receiver.

S. B. DABOLL, *Circuit Judge*.

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF LAKE, OSCEOLA AND WEXFORD COUNTIES.

(Incorporated October 14, 1881.)

Which did business in the counties of Lake, Osceola and Wexford.

GEORGE H. BASSETT, *President.* - - - - - - - R. D. CUDDEBACK, *Secretary.*

Notice to "discontinue the issuing of policies and proceed to wind up business" served by Commissioner of Insurance, January 9, 1890.

Petition for appointment of Receiver filed in the Circuit court of Wexford county, March, 1890.

STATE OF MICHIGAN:
THE CIRCUIT COURT FOR THE COUNTY OF WEXFORD, IN CHANCERY.

At a session of the Circuit court for the county of Wexford, in chancery, held at the court room in the city of Cadillac on the 15th day of May, 1890.
Present the Hon. Fred H. Aldrich, Circuit Judge.

HENRY S. RAYMOND, Complainant,
vs.
The Farmers' Mutual Fire Insurance Company of Lake, Osceola and Wexford Counties.
Defendant.

The motion for the appointment of a receiver in this cause coming on to be heard, and the complainant appearing in person, and it appearing to the court now here, by proofs on file in said cause, that the said complainant has served a notice as required by law, upon the officers of said defendant, requiring them at the expiration of sixty days from the date of said notice, to discontinue the issuing of policies and to proceed to wind up its business, and that the sixty days within which said company was required to proceed to wind up its business having expired, and that there were outstanding claims against such company, the said complainant filed his petition herein as required by law, and caused a copy of such petition to be published for three successive weeks in a public newspaper printed in said county of Wexford, and the defendant not appearing, on motion of said complainant it is ordered that J. Wight Giddings of Wexford county, Michigan, be and is hereby appointed as receiver of all books, papers, equitable interests, things in action, effects and personal property of said company defendants, with all the usual powers of a receiver in such cases. That as soon as he has duly qualified by filing his bond as hereinafter fixed and provided, he be authorized to enter into and take possession of all of said property of every kind and wherever situated, and that said defendant, on production to its president or secretary of a certified copy of this order, and also a certificate of the clerk of this court, that said J. Wight Giddings has filed the said bond, do deliver to said receiver all its said property and do execute and deliver to said receiver such bills of sale and assignments as shall be sufficient to convey and vest in said receiver all of its interests in all of its said property and effects.

It is further ordered that said receiver give a bond to the people of the State of Michigan, conditioned for the faithful discharge of his duties as such receiver, in the penal sum of five thousand dollars, with two or more sufficient sureties to be approved by the clerk of this court.

It is further ordered that said receiver be at liberty to apply to this court from time to time for instructions in the discharge of his duties.

FRED H. ALDRICH, *Circuit Judge.*

Receiver's bond filed June 20, 1890.

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF LAKE, OSCEOLA AND WEXFORD COUNTIES.

(Receiver's statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	165
Number of decrease	6
Number of members December 31, 1890	159

RISKS.

Amount in force December 31, 1889	$114,989		
Amount added during the year	None.		
Total		$114,989	
Amount withdrawn or canceled during the year		6,945	
Amount in force December 31, 1890			$108,044

RESOURCES.

Assessments of prior years uncollected	$1,000 59
Nature and amount of all other resources, viz.: notes, mostly uncollected	136 04
Total available resources	$1,136 63

LIABILITIES.

For losses due and payable	$566 11
Due or to become due for borrowed money	1,233 38
Nature and amount of all other claims, viz.: orders for services, officers and directors	231 12
Total liabilities	$2,030 61

INCOME.

*Cash collected on assessments levied in prior years	$139 78
Total income	$139 78
†Add cash balance at close of preceding year	42 26
Total receipts and income	$182 04

* Unaccounted for on treasurer's books.
† Unaccounted for on treasurer's books.

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EXPENDITURES.

Salaries and fees *paid* to officers and directors (Schedule A)	$16 58
Total expenses paid during the year	$16 58

J. WIGHT GIDDINGS, *Receiver.*

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF KALKASKA, MISSAUKEE AND WEXFORD COUNTIES.

(Incorporated June 18, 1886.)

Which did business in the counties of Kalkaska, Missaukee and Wexford.

WILLIAM DICK, *President.* - - - - - - - - - - - J. DIX BROWN, *Secretary*

Notice to discontinue the issuing of policies, and proceed to wind up business, served by Commissioner of Insurance May 18, 1889. Petition for appointment of a Receiver filed in the Circuit Court for the county of Kalkaska February 10, 1890.

STATE OF MICHIGAN:

THE CIRCUIT COURT FOR THE COUNTY OF KALKASKA—IN CHANCERY.

At a session of the Circuit Court for the county of Kalkaska, in chancery held in the court room in the village of Kalkaska on the 24th day of June, 1890.

Present the Hon. Fred H. Aldrich, Circuit Judge.

HENRY S. RAYMOND, Complainant,
vs.
The Farmers' Mutual Fire Insurance Company of Kalkaska, Missaukee and Wexford counties, Defendant.

The motion for the appointment of a receiver (in this case) coming on to be heard, and the complainant, appearing by Hon. Henry N. Lawrence, Deputy Commissioner of Insurance, and the defendant not appearing, due proof being made of the service of all notices required by law in such cases and the party having been heard. On motion of said Hon. Henry N. Lawrence and said defendants, written consent thereto being read and filed, it is ordered that William D. Totten, of Kalkaska, Kalkaska county, Michigan, be, and is hereby appointed as receiver of all books, papers, equitable interests, things in action, effects and personal property of said company defendant, with all the usual powers of a receiver in such cases, that as soon as he has duly qualified by filing his bond as hereinafter fixed and provided, he be authorized to enter into and take possession of all of said property, of every kind and wherever situated, and that said defendant, on production to its president or secretary of a certified copy of this order, and also the certificate of the clerk of this court, that said William D. Totten has filed the said bond, do deliver to said receiver all its said property and do execute and deliver to said receiver such bills of sale and assignments as shall be sufficient to convey and vest in said receiver all of its interests and all of its said property and effects.

And it is further ordered that said receiver give a bond to the people of the State of Michigan conditioned for the faithful discharge of his duties as such receiver in the penal sum of two thousand dollars, with two sufficient sureties to be approved by the clerk of the court.

It is further ordered that said receiver be at liberty to apply to this court from time to time for instructions in the discharge of his duties.

FRED H. ALDRICH, *Circuit Judge.*

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FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF KALKASKA, MISSAUKEE AND WEXFORD COUNTIES.

(Incorporated June 16, 1886.)

Business in the counties of Kalkaska, Missaukee and Wexford.

WILLIAM D. TOTTEN, *Receiver.*

P. O. address, Kalkaska, Mich.

(Statement of condition December 31, 1890.)

MEMBERSHIPS.

Number of members December 31, 1889	100
Number of decrease during the year	10
Number of members December 31, 1890	90

RISKS.

Amount in force December 31, 1889	$87,520		
Amount added during the year	None.		
Total		$87,520	
Amount withdrawn or canceled during the year		4,425	
Amount in force December 31, 1890			$83,095

RESOURCES.

Whole amount of premiums or deposit notes belonging to the company	$46 36
Cash on hand, collected by receiver	135 19
Assessments of past year uncollected (assessment by order of court)	2,260 76
Assessments of prior years uncollected (see statement report, 1889)	217 23
Total available resources	2,659 54

LIABILITIES.

For losses due and payable	$256 77
For amount due officers and expenses	199 26
Nature and amount of all other claims, viz.: due to Receiver, $35; printing, $11; postage, $2.32; clerk hire, $5	43 32
Total liabilities	$499 35

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INCOME.

Cash collected on assessments levied during the year by order of court	$135 19
Total income	$135 19

EXPENDITURES.

Total expenses incurred during the year by Receiver	$43 42

MISCELLANEOUS.

Number of assessments made during the year	One by court's order.
Amount of assessments made during the year	$2,395 95
Rate per cent of assessment on property insured	Three per cent.

Respectfully submitted,

WM. D. TOTTEN, *Receiver.*

January 27, 1891.

GERMAN AMERICAN MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT DETROIT.

(Incorporated February 29, 1888.)

Which did business in the counties of Wayne, Oakland and Livingston.

WALTER S. WALKER, *Receiver.*

No. 53 Buhl Block, Detroit.

Hon. Henry S. Raymond, Commissioner of Insurance, Lansing, Mich.:

SIR—As required by law, the following report is submitted in the matter of the German American Mutual Fire Insurance Company of Wayne, Oakland and Livingston counties, showing the condition and affairs of the receivership of the said company on the 31st day of December, A. D., 1890.

RECEIPTS.

Assets at date of appointment of receiver, February 14, 1890	$0 00
Received from assessments, etc.	2,613 52

EXPENDITURES.

Paid on losses by fire and other claims	$262 88	
Total expenses including court costs, clerk hire, postage, stationery, printing, R. R. fare to several towns to collect assessment, etc.	347 61	
To apply on receiver's account for services	503 89	
		$1,114 38
Cash on hand		$1,499 14

This report, in substance, together with petition to declare dividend, has been submitted to the court. Eleven suits have been commenced in the Wayne Circuit Court, none of which have as yet come to trial. The receiver keeps advised by the court, and is endeavoring to bring matters to a speedy close.

All of which is respectfully submitted,

WALTER S. WALKER, *Receiver.*

Detroit, December 31, 1890.

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HOME MUTUAL FIRE INSURANCE COMPANY,

OF IONIA, CLINTON AND MONTCALM COUNTIES.

(File No. 48.)

Which did business in the counties of Ionia, Clinton and Montcalm.

CLARENCE B. WARDLE, *Receiver.*

P. O. address, Ionia,

Hon. Henry S. Raymond, Commissioner of Insurance, Lansing, Mich.:

SIR—As required by section No. 18 of act No. 82 of the session laws of 1873, the following report is submitted in the matter of the Home Mutual Fire Insurance Company of Ionia, Clinton and Montcalm counties, showing the condition and affairs of the receivership of said company on the 31st day of December, 1890.

Since making his last report the receiver has had about sixty cases in the Circuit Court for the county of Ionia, a number of which are still pending. The receiver had expected to close this matter up during the past year, and possibly might have done so, if it had not been that another case was taken to the Supreme Court—case of Wardle, Receiver, vs. Cummings, tried in Ionia Circuit Court in May term and to be argued in Supreme Court in January term 1891. A number of cases are depending on the result of this suit. Although these cases are all as nearly alike as two things can be, it seems as if each member desired to test his own case, and would not abide by the result of any other, all which tends to delay and postpone the settlement of the matter.

Below is found the financial exhibit.

Cash on hand per last report	$5,138 18
Received from assessment and interest	6,333 38
Total	$11,471 56
Total expenses since last report, including clerk hire, attorney fees, court fees, postage and collection fees, over and above tax costs collected	1,181 00
By cash on hand	$10,290 56

All of which is respectfully submitted,

CLARENCE B. WARDLE, *Receiver.*

Ionia, Mich., January 24, 1891.

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THE MERCANTILE MUTUAL FIRE INSURANCE COMPANY,

OF SANILAC, HURON AND TUSCOLA COUNTIES.

(File No. 41.)

Which did business in the counties of Sanilac, Huron and Tuscola.

ELBRIDGE F. BACON, *Receiver.*

P. O. address of Receiver, No. 63, Moffat Block, Detroit.

(Statement of condition December 31, 1890.)

RESOURCES.

Cash on hand	$1,041 52
Assessments uncollected	20,289 97
Amount of all other resources	944 55
Total	$22,277 04

LIABILITIES.

For losses due and payable	$20,559 16
Amount of all other claims	667 39
Total	$21,226 55

INCOME.

Case on hand January 1, 1890	$1,012 96
Cash collected on assessments	92 66
Cash income from all other sources	21 90
Total	$1,127 52

EXPENDITURES.

For all purposes	$85 00

Judgments were taken during the year in twenty-four cases and executions were issued in these and other cases and placed in the hands of the sheriffs of the counties of Sanilac, Huron and Tuscola.

These executions are all returnable before the first day of April next and those which cannot be collected will be returned at that time.

On the 29th day of January, the circuit court for the county of Sanilac, on the application of the receiver, made an order in this matter, fixing the 14th day of April, 1891, for a hearing on the final account of the receiver, and it is expected that the receivership of the company will be closed up at that time with the exception of the payment of the final dividend ordered by the court.

ELBRIDGE F. BACON, *Receiver.*

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THE MUTUAL FIRE INSURANCE COMPANY,

OF SANILAC, HURON AND TUSCOLA COUNTIES.

(File No. 39.)

Which did business in the counties of Sanilac, Huron and Tuscola.

ELBRIDGE F. BACON, *Receiver.*

P. O. address of Receiver, No. 63. Moffatt Block, Detroit.

(Showing condition December 31, 1890.)

RESOURCES.

Cash on hand	$359 63
Assessments uncollected	79,984 33
Amount of all other resources	940 62
Total	$79,784 58

LIABILITIES.

Losses due and payable	$77,486 20
Amount of all other claims	3,141 02
Total	$80,627 22

INCOME.

Cash on hand January 1, 1890	$815 91
Cash collected on assessments	115 47
Cash income from all other sources	28 55
Total	$959 93

EXPENDITURES.

For all purposes	$100 30

Judgments were taken during the year in twenty-five cases and executions were issued in a large number of cases and placed in the hands of the sheriffs of the counties of Sanilac, Huron and Tuscola.

These executions are all returnable before April 1, 1891, and those which can not be collected will be so returned.

The circuit court for the county of Sanilac, on the 29th day of January, on the application of the receiver, made an order in this case for a hearing on the final account of the receiver to be had on the 14th day of April, 1891; and it is expected that the receivership will be closed up at that time with the exception of the payment of such final dividend as shall be ordered by the court.

ELBRIDGE F. BACON,
Receiver of the Mutual Fire Insurance Company of Sanilac, Huron and Tuscola counties.

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TWENTY-FIRST

ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE

OF THE

STATE OF MICHIGAN

YEAR ENDING DECEMBER 31, 1890

PART II.

LIFE AND CASUALTY INSURANCE.

BY AUTHORITY

LANSING
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS
1891

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TWENTY-FIRST ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE.

PART II.—LIFE, FIDELITY AND CASUALTY INSURANCE COMPANIES AND COÖPERATIVE INSURANCE ASSOCIATIONS.

STATE OF MICHIGAN,
INSURANCE BUREAU,
Lansing, June 1, 1891.

HON. EDWIN B. WINANS, *Governor:*

The Commissioner of Insurance has the honor to submit herewith Part II. of the Twenty-first Annual Report of the Insurance Bureau, containing a full exhibit of the condition on the 31st day of December, 1890, of the Life, Fidelity and Casualty Insurance Companies, and the Coöperative Life, Accident and Live Stock Insurance Associations of this and other States, authorized to transact business in this State during the year 1890, compiled from the annual statements of the companies on file in this Bureau.

The whole number of such companies was eighty-two, classified as follows:

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During the year 1890, one Life Insurance Company of another State was authorized to do business in Michigan, viz.:

The Equitable Life Insurance Company, Des Moines, Iowa.

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HOME COMPANIES.

The annual statements of the two Michigan Life Insurance Companies, show them to be in prosperous condition, which must be encouraging to their officers and policy-holders.

The following synopsis of their statements show in brief their condition Dec. 31, 1890. Detailed statements will be found further on.

THE MICHIGAN MUTUAL LIFE INSURANCE COMPANY OF DETROIT.

The annual statement of this company for the year 1890, again shows an increase in its business and an improvement in its financial condition. The following figures show its general condition:

ASSETS.

Net or ledger assets Dec. 31, 1890	$2,732,689 20	
Other assets	274,863 93	
Total assets		$3,007,553 13
Less items not admitted		31,084 60
Total admitted assets		$2,976,468 53

LIABILITIES.

Net reserve	$2,549,799 00	
Unpaid losses and matured endowments	17,783 36	
Other liabilities	413 82	
Total liabilities		2,567,496 18
Surplus as regards policy-holders on basis of admitted assets		$408,472 35

INCOME.

Premiums received	$747,195 98	
Interest, etc.	149,482 70	
Total income		$896,678 68

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DISBURSEMENTS.

Death losses and matured endowments	$237,304 97	
Dividends, etc., to policy-holders	73,947 99	
Total paid to policy-holders	$311,252 96	
Dividends to stockholders	17,500 00	
Expenses of management	238,067 90	
Total disbursements		$566,820 86
Excess of income over disbursements		$329,857 82

BUSINESS IN MICHIGAN.

No. policies issued 1890, 559, insuring	$1,193,505 51
No. policies in force Dec. 31, 1890, 4,112, insuring	8,543,087 99
Premiums received	306,717 78
Losses paid	68,455 88

ENTIRE BUSINESS.

No. of policies issued in 1890, 2,769, insuring	$5,538,691 51
No. of policies in force Dec. 31, 1890, 12,145, insuring	22,596,642 70
Losses paid	237,704 97

THE IMPERIAL LIFE INSURANCE COMPANY, OF DETROIT.

ASSETS.

Net or ledger assets Dec. 31, 1890	$172,720 47
Other assets	52,766 31
Total assets	$225,486 78
Less items not admitted	6,270 67
Total admitted assets	$219,216 11

LIABILITIES.

Net reserve	$66,557 94	
Unpaid losses	26,250 00	
Total liabilities		92,807 94

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Surplus as regards policy-holders on basis of admitted assets	$126,408 17

INCOME.

Premiums received	$222,573 58
Interest	6,763 59
Total income	$229,337 17

DISBURSEMENTS.

Death losses paid	$85,100 00	
Dividends, etc., to policy-holders	22,175 53	
Total payment to policy-holders		$107,275 53
Expenses of management		91,457 61
Total disbursements		$198,733 14

BUSINESS IN MICHIGAN.

Number of policies issued in 1890, 105, insuring	$289,500 00
Number of policies in force Dec. 31, 1890, 798, insuring	2,103,500 00
Premiums received	43,341 62
Losses paid	19,000 00

ENTIRE BUSINESS.

Number of policies written in 1890, 1,901, insuring	$6,133,000 00
Number of policies in force Dec. 31, 1890, 3,627, insuring	12,463,100 00
Premiums received	222,573 58
Losses paid	85,100 00

* COMPARATIVE STATEMENT OF THE BUSINESS IN MICHIGAN.

Of all the Life Insurance Companies authorized to do business in this State for the year ending December 31, 1890:

	Number.	Amount.
Policies written in 1890	7,224	$18,567,262 00
Policies written in 1889	6,822	19,693,400 00
Increase in number	402	
Decrease in amount insured		$1,126,138 00
Policies in force Dec. 31, 1890	40,705	$92,437,393 30
Policies in force Dec. 31, 1889	37,734	84,185,682 38
Increase in 1890	2,971	$8,251,710 92
Premiums received in 1890		$3,124,508 12
Premiums received in 1889		2,912,788 76
Increase in 1890		$211,719 36

* Does not include industrial business.

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Losses paid in 1890	$940,647 13
Losses paid in 1889	784,800 83
Increase in 1890	$155,846 30

The following table gives a comparative statement of life insurance in Michigan from 1870 to 1890 inclusive:

Comparisons of Life Business in Michigan from 1870.

Year.	No. of Companies.	New policies issued.		Policies in force at end of year.		Premiums received.	Losses paid.
		Number.	Amount.	Number.	Amount.		
1870	66	10,172	$18,421,550 00	27,597		$1,690,577 08	$405,419 58
1871	56	10,156	17,339,265 00	29,212	$59,498,951 00	1,824,975 30	432,190 00
1872	45	7,352	15,472,579 00	29,192	59,641,984 00	1,966,492 91	432,206 00
1873	44	7,075	15,164,597 00	29,421	61,548,167 00	1,844,262 92	542,867 90
1874	37	5,485	10,786,043 00	25,049	54,165,454 00	1,730,367 23	563,622 55
1875	35	4,685	8,647,459 00	25,291	53,460,667 00	1,668,397 28	663,729 07
1876	33	3,795	6,906,513 00	23,514	48,274,551 00	1,433,226 06	608,269 43
1877	27	3,206	5,624,971 00	20,852	42,107,982 00	1,240,363 14	469,326 34
1878	28	2,624	4,251,794 00	20,093	39,674,556 00	993,217 38	472,847 37
1879	28	2,557	4,208,078 00	20,022	38,650,797 00	1,008,964 60	536,864 23
1880	27	2,991	5,597,754 35	20,358	39,441,212 41	1,052,765 22	426,788 63
1881	26	3,542	7,725,613 00	21,782	42,782,277 00	1,218,830 76	635,987 79
1882	26	4,478	8,983,791 12	24,096	47,578,664 53	1,430,249 20	672,492 34
1883	28	4,843	10,641,252 31	26,206	52,863,856 18	1,650,997 90	664,831 56
1884	29	4,325	9,031,411 26	27,130	54,706,016 77	1,787,763 06	800,991 79
1885	29	4.219	8,997,452 25	27,988	56,910,204 44	1,785,238 03	893,455 43
1886	29	5,983	11,867,555 91	30,946	63,768,216 16	2,032,760 08	657,624 83
1887	30	5,970	12,566,689 95	33,122	69,254,562 43	2,200,040 93	823,817 92
1888	*30	6,634	14,305,236 47	35,599	74,991,887 58	2,450,530 76	809,935 34
1889	*32	6,822	19,093,400 25	37,734	84,185,682 38	2,912,788 66	784,800 83
1890	34	7,224	18,567,262 28	40,705	92,437,398 30	3,124,508 12	940,647 13

* Not including the Prudential Ins. Co. of Newark, N. J.

Table II of this report gives the assets and liabilities of all of the Life Insurance Companies authorized to do business in Michigan in 1890 as follows:

ASSETS.

Net or ledger assets, Dec. 31, 1890	$727,091,773 23
Other assets	31,591,318 76
Total assets	$758,683,091 99
Deduct items not admitted	3,287,630 63
Total admitted assets	$755,395,461 36

LIABILITIES.

Net reserve	$637,381,678 96	
Unpaid losses and matured endowments	3,964,038 05	
Other liabilities	4,573,082 60	
Total liabilities		$645,918,799 61

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Surplus as regards policy-holders on basis of admitted assets	$109,476,661 75

Table IV gives the income and disbursements of all the Life Insurance Companies doing business in Michigan for the year 1890 the aggregate amounts of which are as follows:

INCOME.

Premiums received	$155,040,883 19	
Interest and rents	36,000,559 76	
From other sources	2,065,318 72	
Total income		$193,106,761 67

DISBURSEMENTS.

Death losses and matured endowments	$58,601,505 47	
Dividends, etc., to policy-holders	30,244,253 22	
Total paid to policy-holders	$88,845,758 69	
Dividends to stockholders	529,543 53	
Expenses of management	42,453,152 16	
Total disbursements		131,828,454 38
Income over disbursements		$61,278,307 29

*EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force Dec. 31, 1889	1,156,122	$3,153,959,808 38
Policies written in 1890	291,289	888,192,732 93
Total	1,447,411	$4,042,152,541 31
Policies terminated in 1890	155,817	487,471,619 75
Policies in force Dec. 31, 1890	1,291,594	$3,554,680,921 56

FIDELITY AND CASUALTY INSURANCE COMPANIES.

During the year 1890 three of this class of insurance companies were admitted to Michigan, viz.:

American Employers' Liability Insurance Company, Jersey City, New Jersey; American Casualty Insurance and Security Company, Baltimore, Maryland; St. Paul German Accident Insurance Company, St. Paul, Minnesota.

Since January 1, 1891, the New York Plate Glass Insurance Company, of New York City, has been authorized to transact business in this State.

* Does not include industrial policies in force.

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HOME COMPANY.

The Standard Life and Accident Insurance Company, of Detroit, organized under the laws of this State in 1884, transacts the business of accident insurance only. The following abstract from its annual statement shows in brief its condition December 31, 1890:

Capital stock paid up	$200,000 00	
ASSETS.		
Total admitted assets		$554,270 20
LIABILITIES.		
Liabilities except capital stock and including re-insurance reserve		333,618 82
Surplus on policy-holders' account		$220,651 38

Table VIII shows the capital, assets, liabilities, income and disbursements of all Fidelity and Casualty Insurance Companies authorized to do business in Michigan during the year 1890. The aggregate amount of each item is as follows:

CAPITAL.		
Capital stock paid up	$4,404,000 00	
ASSETS.		
Total admitted assets		$11,145,174 85
LIABILITIES.		
Total liabilities except capital stock	$4,902,432 49	
Capital stock	4,404,000 00	
Total liabilities, including capital stock		9,306,432 49
Surplus over all liabilities		$1,838,742 36
Surplus on policy-holders' account		$6,242,742 36
INCOME.		
Total income		$7,829,845 74
DISBURSEMENTS.		
Losses paid	$2,749,490 69	
Expenses	3,399,783 37	
Dividends	738,378 50	
Total disbursements		6,887,652 56
Income over disbursements		$942,193 18

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COÖPERATIVE OR ASSESSMENT LIFE, ACCIDENT AND LIVE STOCK INSURANCE ASSOCIATIONS.

On July 25, 1890, the Phœnix Accident and Aid Association of Detroit was placed in the hands of Mr. Joseph M. Weiss, Receiver, by order of the Circuit Court for Wayne county.

The Union Mutual Accident Association of Chicage, which was doing business in this State last year became insolvent and has gone out of business.

Since my last report the following named associations organized under the laws of other states have been authorized to transact business in Michigan, viz.:

Railway Officials and Employes Accident Association, Indianapolis, Ind.
National Benevolent Association, Minneapolis, Minn.
Metropolitan Accident Association, Chicago, Ill.
National Accident Society, New York, N. Y.
American Mutual Accident Association, Oshkosh, Wis.
Odd Fellows Fraternal Accident Associaton, Westfield, Mass.
United Life Association, New York, N. Y.

Table XI shows the business in Michigan of all the Coöperative and Mutual benefit Associations authorized to transact business in this State during the year 1890, which filed statements in this Bureau as follows:

	Number.	Amount.
Certificates in force December 31, 1889	26,257	$69,066,593 00
Certificates written in 1890	9,950	27,460,861 00
Total	36,307	$96,527,454 00
Ceased to be in force in 1890	8,387	24,319,630 00
Total in force Dec. 31, 1890	27,920	$72,207,824 00
Claims paid in Michigan		531,809 00

Tables XII and XIII show the assets, liabilities, income and expenditures of all the Coöperative or Mutual Benefit Associations of this and other States authorized to do business in Michigan during the year 1890 as follows:

ASSETS.

Invested	$8,050,542 93	
Non-invested	596,209 08	
Total assets		$8,646,752 01

LIABILITIES.

Unpaid claims	$60,502 11	
Other claims	692,478 57	
Total liabilities		752,980 68
Assets over liabilities		$7,893,771 33

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Contingent mortuary assets	$3,736,820 00	
Contingent mortuary liabilities	2,579,872 40	
Contingent assets over contingent liabilities		$1,156,947 60

INCOME.

Membership fees	$907,369 03	
Annual dues	1,309,806 41	
Assessments	11,739,868 47	
Medical examiners' fees	48,658 00	
Total from members		$14,005,701 91
From other sources		610,218 44
Total income		$14,615,920 35

EXPENDITURES.

Claims paid	$9,471,960 26	
All other payments	3,734,360 96	
Total expenditures		13,206,321 22
Income over expenditures		$1,409,599 13

MUTUAL LIVE STOCK INSURANCE.

The Legislature of 1889 enacted a law providing for the incorporation of Live Stock Insurance Associations on the coöperative or assessment plan. The first company organized under this law was The Mutual Reserve Live Stock Insurance Company, of Marshall, Michigan.

This company received authority to commence business April 24, 1890. Its first annual statement will be found in this report and is the first statement of a company organized for the purpose of insuring the lives of animals ever published in the Michigan Insurance Reports.

Since January 1, 1891, two other such companies have been organized and authorized to commence business, viz.:

Farmers' and Horseman's Mutual Live Stock Insurance Company, of Ypsilanti, March 10, 1891.

Michigan Mutual Live Stock Insurance Company, of Cadillac, May 9, 1891.

Two other Live Stock Insurance Companies are in process of organization, and it is probable that they will soon be ready to commence active business.

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RECEIPTS AND EXPENSES FOR THE FISCAL YEAR BEGINNING JULY 1, 1890, UP TO JUNE 1, 1891. ELEVEN CALENDAR MONTHS.

RECEIPTS.

From authorized Fire Insurance Companies—tax	$109,627 97
From authorized Life Insurance Companies—tax	56,361 88
From authorized Casualty Companies	4,464 56
From State Coöperative, Casualty and Live Stock Associations, license fees	55 00
From Coöperative Associations of other states, license fees	825 00
From taxes recovered from unauthorized Fire Insurance Companies	1,466 85
From penalties recovered from unauthorized Fire Insurance Companies	1,000 00
From retaliatory charges and fees under Life Insurance law	363 61
From labor fees, $10.00; interest collected, $5.97	15 97
Total	$174,180 84

EXPENSES.

For the fiscal year ending June 30, 1890. Allowances of the Board of Auditors, including expenses of May and June, 1890, not audited at date of last report	$1,834 94
Expenses of Bureau for eleven months of the fiscal year ending June 30, 1891:	
Salary of Commissioner, Henry S. Raymond	$1,833 37
Salary of Deputy Commissioner, Henry N. Lawrence	1,375 00
Salary of chief clerk, H. W. Walker	1,100 00
Salary of extra clerk, J. VanWormer	416 66
Printing and binding reports, part I	1,258 40
Miscellaneous printing and binding	513 22
Stationery and books	102 50
Express charges, $7.77; postage and box rent, $226.00	233 77
Telegrams	14 44
Expenses of investigations and relative to insolvent Mutual Fire Insurance Companies	361 52
Total	$7,208 88

Respectfully,
HENRY S. RAYMOND,
Commissioner of Insurance.

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STATISTICAL TABLES.

LIFE INSURANCE.

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TABLE I.—*Exhibit of Life Insurance Business in Michigan during 1890.*

Name and Location.	Policies Issued in Michigan in 1890.		Policies in Force in Michigan in Dec., 1890.		Premiums received in Michigan During 1890.			Losses.	
	No.	Amount.	No.	Amount.	Cash.	Notes, credits, etc.	Totals.	Paid.	Incurred.
Michigan Companies.									
Michigan Mutual, Detroit	559	$1,183,505 51	3,707	$7,775,360 77	$306,717 78		$306,717 78	$88,455 88	$84,955 88
Imperial, Detroit	105	289,500 00	798	2,108,500 00	43,341 62		43,341 62	19,000 00	21,000 00
Companies of other States.									
Ætna, Hartford, Conn.	194	389,549 00	1 093	1,766,692 00	44,513 24	$1,547 21	46,060 45	19,513 75	19,856 00
Berkshire, Pittsfield, Mass.	162	410,000 00	865	1,639,409 00	41,956 97		41,956 97	19,220 00	11,220 00
Canada Life, Hamilton, Canada	89	341,500 00	95	368,000 00	10,638 06		10,638 06		
Commercial Alliance, New York, N. Y.	9	30,000 00	9	30,000 00	494 36		494 36		
Connecticut General, Hartford, Conn.	None.		68	88,862 00	2,049 09		2,049 09	1,501 77	1,501 77
Connecticut Mutual, Hartford	82	150,758 00	3,194	8,153,000 00	110,693 28		110,693 28	109,150 00	109,150 00
Equitable Assurance, New York, N. Y.	904	2,774,329 00	3,472	9,661,339 00	332,349 39		332,349 39	66,689 00	55,689 00
Equitable Life, Des Moines, Iowa									
Germania, New York, N. Y.	20	35,184 00	261	382,588 00	14,327 84		14,327 84	8,171 55	4,731 44
Hartford Life and Annuity, Hartford, Conn.			7	6,600 00	114 77		114 77		
Home, Brooklyn, N. Y.	266	520,190 00	1,468	3,379,375 00	106,483 87	3,401 32	109,885 19	6,050 00	7,750 00
John Hancock Mutual, Boston, Mass.	17	37,000 00	203	373,072 00	15,860 15		15,860 15	3,887 00	3,887 00
Manhattan, New York, N. Y.	59	201,535 00	239	619,027 00	18,694 02		18,694 02	17,782 00	14,782 00
Massachusetts Mutual, Springfield, Mass.	47	270,106 00	480	1,265,710 00	40,681 64	7,049 99	47,731 63	6,770 00	7,270 00
*Metropolitan, New York, N. Y.	1	1,000 00	30	32,141 00	87,299 53		87,299 53	28,818 98	28,818 98
Mutual, New York, N. Y.	818	2,196,945 00	5,012	11,302,507 00	406,477 21		406,477 21	158,853 00	158,853 00
Mutual Benefit, Newark, N. J.	221	603,283 00	2,361	5,806,109 00	184,590 64		184,590 64	119,335 00	129,640 00

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National, Montpelier, Vt.	388	1,147,500 00	670	1,683,195 00	63,990 85	96 38	69,087 23	6,400 00	6,400 00
New England Mutual, Boston, Mass.	59	143,065 00	429	830,615 00	18,714 78	6,318 00	25,032 78	25,664 00	31,595 00
New York Life, New York, N. Y.	499	1,968,860 00	3,679	9,963,720 00	339,827 57		339,827 57	107,408 29	113,865 66
Northwestern Mutual, Milwaukee, Wis.	1,106	2,210,598 00	5,532	10,921,845 00	408,226 07	1,936 37	410,162 44	56,540 00	54,459 00
Pacific Mutual (life), San Francisco, Cal.	25	37,150 00	50	82,470 00	1,971 50		1,971 50		
Penn Mutual, Philadelphia, Pa.	301	720,000 00	1,430	3,094,450 00	118,404 69	533 03	118,937 72	20,738 00	11,500 00
Phœnix Mutual, Hartford, Conn.	95	168,110 00	509	661,795 00	15,955 10		15,955 10	17,397 00	20,397 00
Provident Savings, New York, N. Y.	48	230,000 00	287	1,399,500 00	27,043 22		27,043 22		
*Prudential, Newark, N. J.	98	155,000 00	84	138,000 00	37,174 61		37,174 61	6,413 36	6,413 36
State Mutual, Worcester, Mass.	105	270,888 00	377	958,987 00	33,037 16		33,037 16	7,000 00	4,500 00
Travelers' (life), Hartford, Conn.	106	459,377 00	797	1,873,299 00	52,897 80		52,897 80	10,289 00	10,289 00
Union Central, Cincinnati, O.	273	497,499 00	554	925,136 00	28,971 95		28,971 95	4,500 00	14,500 00
Union Mutual, Portland, Me.	66	228,684 77	550	1,070,677 53	31,191 62	111 00	31,302 62	7,585 83	8,683 54
United States Life, New York, N. Y.	132	421,895 00	437	1,246,105 00	39,184 39		39,184 39	2,250 00	2,250 00
Washington, New York, N. Y.	370	474,251 00	1,958	2,834,307 00	114,640 05		114,640 05	15,413 77	14,295 77
Totals	7,224	$13,567,262 28	40,705	$92,437,398 30	$3,103,514 82	$20,993 30	$3,124,508 12	$940,647 13	$939,208 35
INDUSTRIAL INSURANCE.									
*Metropolitan, New York, N. Y.			20,917	$2,305,759 00					
*Prudential, Newark, N. J.	18,778	$1,944,717 00	9,365	977,220 00					
Totals			30,282	$3,282,979 00					

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TABLE II.—*General Balance of Assets*

Name and Location.	Assets.		
	Net or Ledger Assets, Dec. 31, 1890.	Other Assets.	Total Assets, Dec. 31, 1890.
Michigan Companies.			
Michigan Mutual, Detroit	$2,732,689 20	$274,863 93	$3,007,553 13
Imperial, Detroit	172,720 47	52,766 31	225,486 78
Companies of other States.			
Ætna, Hartford	34,500,875 21	1,492,127 16	35,993,002 37
Berkshire, Pittsfield	4,511,156 00	207,461 47	4,718,617 47
Canada Life, Hamilton	10,567,317 19	436,458 48	11,003,775 67
Commercial Alliance, New York	232,381 22	155,796 29	388,177 51
Connecticut General, Hartford	1,968,961 50	114,778 57	2,053,740 07
Connecticut Mutual, Hartford	57,289,094 04	1,458,613 40	58,747,707 44
Equitable Assurance, New York	115,485,772 17	3,338,871 30	118,824,643 47
Equitable Life, Des Moines	741,101 60	38,364 50	779,466 10
Germania, New York	14,975,763 36	760,947 46	15,736,710 82
Hartford Life and Annuity, Hartford	603,577 12	8,334 39	611,911 51
Home, Brooklyn	6,733,848 83	492,549 38	7,226,398 21
John Hancock, Boston	3,827,292 30	142,390 79	3,969,683 09
Manhattan, New York	11,769,382 82	512,277 57	12,281,660 39
Massachusetts Mutual, Springfield	10,457,662 69	794,976 85	11,252,639 54
Metropolitan, New York	10,620,808 25	160,364 76	10,781,173 01
Mutual, New York	140,242,536 96	6,265,239 10	146,507,776 06
Mutual Benefit, Newark	45,536,038 07	1,462,956 50	46,998,994 57
National, Montpelier	6,437,115 86	372,909 54	6,810,025 40
New England, Boston	19,837,178 25	1,244,233 98	21,081,412 23
New York Life, New York	108,799,392 72	6,490,386 22	115,289,778 94
Northwestern, Milwaukee	40,780,211 89	1,573,701 07	42,353,912 96
Pacific (Life), San Francisco	2,026,375 13	247,219 32	2,273,594 45
Penn, Philadelphia	15,932,328 72	642,532 28	16,574,861 00
Phœnix, Hartford	9,695,334 77	309,506 90	10,004,841 67
Provident Savings, New York	736,134 19	152,893 18	889,027 37
Prudential, Newark	4,977,477 12	158,587 57	5,136,064 69
State Mutual, Worcester	6,138,933 68	257,638 48	6,396,572 16
Travelers' (Life), Hartford	10,195,778 43	337,986 78	10,533,765 21
Union Central, Cincinnati	6,195,413 43	534,262 29	6,729,675 72
Union Mutual, Portland	5,999,751 36	206,267 48	6,206,018 84
United States, New York	6,106,731 62	397,358 31	6,504,089 93
Washington, New York	10,294,337 06	495,697 15	10,790,334 21
Totals	$727,091,773 23	$31,591,318 76	$758,683,091 99

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and Liabilities, December, 1890.

Assets.		Liability.				
† Deduct Items not Admitted.	Total Admitted Assets.	Net Reserve Based upon Am. Experience Tables, 4½ per cent, unless otherwise noted.	Claims for Death Losses and Matured Endowments.	Other Liabilities.	Total Liabilities.	Surplus as Regards Policy-Holders.
$31,084 60	$2,976,468 53	$2,549,799 00	$17,783 36	$413 82	$2,567,996 18	$408,472 35
6,270 67	219,216 11	66,557 94	26,250 00	.....	92,807 94	126,408 17
.....	35,998,002 37	27,904,090 00	217,513 80	230,932 46	28,352,536 26	7,640,466 11
17,398 61	4,700,723 86	* 4,139,448 00	17,819 13	14,329 54	4,171,596 67	529,127 19
7,253 24	10,996,522 43	9,754,132 00	91,825 48	41,819 96	9,887,827 44	1,108,694 99
66,738 83	321,438 68	* 131,352 00	15,000 00	.....	146,352 00	175,086 68
844 39	2,052,395 68	* 1,527,082 00	15,790 03	700 23	1,543,522 26	509,373 42
6,464 80	58,741,242 64	* 51,776,001 00	167,221 25	743,254 00	52,686,476 25	6,054,766 39
1,998,857 47	116,887,786 00	* 94,692,634 00	337,333 13	347,148 00	95,377,115 13	21,510,670 87
14,147 01	765,319 09	501,483 00	.....	.....	501,483 00	263,836 09
.....	15,736,710 82	14,428,395 00	122,225 55	110,057 06	14,661,117 61	1,075,593 21
.....	611,911 51	323,415 00	4,464 00	.....	327,879 00	284,032 51
17,443 74	7,208,949 47	5,376,123 00	7,147 00	20,462 48	5,403,732 48	1,805,216 99
.....	3,969,683 09	* 3,569,810 00	12,951 12	45,115 22	3,627,876 34	341,806 75
.....	12,281,660 39	10,347,477 00	169,921 00	54,311 77	10,571,709 77	1,709,950 62
.....	11,252,639 54	* 10,263,297 00	51,246 85	50,224 92	10,364,768 77	887,870 77
.....	10,781,173 01	* 7,663,258 00	23,641 50	977,244 40	8,664,143 90	2,117,029 11
220,832 11	146,286,943 95	127,793,546 00	436,294 68	134,065 14	128,363,905 82	17,923,038 13
1,572 14	46,997,422 43	40,700,135 00	141,782 07	222,682 67	41,064,599 74	5,932,822 69
293,235 51	6,516,789 89	5,212,729 02	7,000 00	302,519 04	5,522,248 06	994,541 83
.....	21,081,412 23	18,716,691 00	197,527 00	87,987 54	19,002,205 54	2,079,206 69
195,812 91	115,093,966 03	* 98,929,864 00	1,040,394 58	54,660 53	100,024,919 11	15,069,046 92
15,658 35	42,338,259 61	32,713,050 00	194,305 98	202,775 00	33,110,130 98	9,228,128 63
25,760 41	2,244,834 04	1,791,010 00	22,120 00	.....	1,813,130 00	431,704 04
19,422 86	16,435,438 14	* 14,158,395 00	144,320 00	569,675 97	14,872,390 97	1,613,047 17
.....	10,004,841 67	8,701,984 00	106,314 00	108,752 35	8,917,050 35	1,087,791 32
18,636 75	870,390 62	294,745 00	134,000 00	.....	428,745 00	441,645 62
51,169 67	5,084,895 02	3,307,155 00	.....	.....	3,307,155 00	1,777,740 02
.....	6,396,572 16	* 5,520,255 00	6,430 00	.....	5,526,685 00	869,887 16
67,276 24	10,466,488 97	8,406,335 00	50,099 00	5,000 00	8,461,434 00	2,005,054 97
115,188 93	6,614,486 79	5,490,965 00	26,667 00	223,498 35	5,741,130 35	873,356 44
2,251 12	6,203,767 72	5,428,372 00	101,230 32	5,144 91	5,534,747 23	669,020 49
34,390 29	6,469,709 64	5,467,179 00	22,170 00	12,486 38	5,501,835 38	967,874 26
48,434 98	10,741,899 23	9,734,475 00	35,250 22	7,820 86	9,777,546 08	964,353 15
$3,287,630 63	$755,395,461 36	$637,381,678 96	$3,964,038 05	$4,573,082 60	$645,918,799 61	$109,476,661 75

* Actuaries' Table—Interest 4 per cent. † For character of, see detailed statement.

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TABLE III.—*Balance of Net or Ledger Assets December 31, 1890, Compiled from the Statements of Life Insurance Companies doing Business in Michigan.*

[For character of investments composing net balances—as indicated in column No. 5—see detailed statements.]

Name and Location.	Cash Capital.	1. Net or Ledger Assets Dec. 31, 1889.	2. Add Income during 1890.	3. Total Assets of 1889, and Income of 1890.	4. Deduct Disbursements during 1890.	5. Balance of Net or Ledger Assets Dec. 31, 1890.	6. Depreciation of Ledger Assets as Estimated by the Co.	7. Ledger Assets less Estimated Depreciation.
Michigan Companies.								
Michigan Mutual, Detroit	$250,000 00	a $2,402,831 38	$896,678 68	$3,299,510 06	$566,820 86	$2,732,689 20	.....	$2,732,689 20
Imperial, Detroit	118,000 00	b 142,116 44	229,337 17	371,453 61	198,733 14	172,720 47	.....	172,720 47
Companies of Other States.								
Ætna, Hartford, Conn.	1,250,000 00	33,239,933 98	5,796,322 02	39,036,255 95	4,535,380 74	34,500,875 21	.....	34,500,875 21
Berkshire, Pittsfield, Mass.	25,500 00	c 4,222,363 06	1,238,007 61	5,460,370 67	947,338 54	4,513,032 13	1,876 13	4,511,156 00
Canada Life, Hamilton, Canada	125,000 00	10,072,541 87	2,093,881 81	12,166,423 68	1,591,853 25	10,574,570 43	.....	d 10,574,570 43
Commercial Alliance, New York, N. Y.	150,000 00	e 140,453 40	315,680 07	456,133 47	223,752 25	232,381 22	.....	232,381 22
Connecticut General, Hartford, Conn.	150,000 00	1,865,787 56	377,600 06	2,243,387 62	252,317 22	1,991,070 40	52,108 90	1,938,961 50
Connecticut Mutual, Hartford, Conn.	.....	56,332,841 24	7,815,041 43	64,147,882 67	6,858,788 63	57,289,094 04	.....	57,289,094 04
Equitable Assurance, New York, N. Y.	100,000 00	f 101,043,151 01	35,036,653 24	136,079,834 25	20,594,062 08	115,485,772 17	.....	115,485,772 17
Equitable Life, Des Moines, Iowa	100,000 00	688,973 08	153,754 77	842,727 85	101,626 25	741,101 60	.....	741,101 60
Germania, New York, N. Y.	200,000 00	13,963,067 24	3,161,586 09	17,124,653 33	2,148,889 97	14,975,763 36	.....	14,975,763 36
Hartford Life and Annuity, Hartford, Conn.	250,000 00	641,558 49	34,939 10	676,497 59	65,828 72	610,668 87	7,091 75	603,577 12
Home, Brooklyn, N. Y.	125,000 00	6,343,921 73	1,348,139 65	7,692,061 38	958,212 55	6,733,848 83	.....	6,733,848 83
John Hancock Mutual, Boston, Mass.	.....	3,425,530 45	2,180,022 38	5,605,552 83	1,780,033 35	3,827,292 30	.....	g 3,827,292 30
Manhattan, New York, N. Y.	100,000 00	11,089,488 14	2,707,230 08	13,796,718 22	2,027,335 40	11,769,382 82	.....	11,769,382 82
Massachusetts Mutual, Springfield, Mass.	.....	9,618,010 46	2,709,157 57	12,327,178 03	1,869,515 34	10,457,662 69	.....	10,457,662 69
Metropolitan, New York, N. Y.	1,000,000 00	8,447,118 87	9,863,618 67	18,310,737 54	7,614,003 24	10,696,734 30	75,926 05	10,620,808 25
Mutual, New York, N. Y.	.....	129,444,574 35	34,978,778 69	164,423,353 04	24,180,816 08	140,242,536 96	.....	140,242,536 96

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Mutual Benefit, Newark, N. J.	.....	43,598,847 86	8,470,998 16	52,064,846 02	6,528,807 95	45,536,038 07	.....	45,536,038 07
National, Montpelier, Vt.	.....	5,586,234 23	2,102,295 44	7,688,529 67	1,251,413 81	6,437,115 86	.....	6,437,115 86
New England Mutual, Boston, Mass.	.....	19,083,849 16	3,833,983 26	22,916,831 42	3,079,653 17	19,837,178 25	.....	19,837,178 25
New York Life, New York, N. Y.	.....	h 97,277,554 32	31,483,701 90	128,761,256 22	19,961,863 50	108,799,392 72	.....	108,799,392 72
Northwestern Mutual, Milwaukee, Wis.	.....	35,643,738 81	11,119,278 05	46,763,016 86	5,982,804 97	40,780,211 89	.....	40,780,211 89
Pacific Mutual (Life), San Francisco, Cal.	100,000 00	1,923,869 17	858,125 20	2,781,994 37	755,619 24	2,026,375 13	.....	2,026,375 13
Penn Mutual, Philadelphia, Pa.	.....	14,298,397 14	4,546,866 96	18,845,264 10	2,912,935 38	15,932,328 72	.....	15,932,328 72
Phœnix Mutual, Hartford, Conn.	1,050 00	9,680,047 54	1,309,825 80	10,989,873 34	1,294,538 57	9,695,334 77	.....	9,695,334 77
Provident Savings, New York, N. Y.	100,000 00	607,479 21	1,543,407 78	2,150,886 99	1,401,285 30	749,601 69	13,467 50	736,134 19
Prudential, Newark, N. J.	837,200 00	3,795,077 20	5,821,652 54	9,616,729 74	4,635,175 12	4,981,554 62	4,077 50	4,977,477 12
State Mutual, Worcester, Mass.	.....	5,400,629 30	1,672,608 03	7,073,237 33	934,303 65	6,138,933 68	.....	6,138,933 68
Travelers' (Life), Hartford, Conn.	.....	9,822,049 76	2,050,918 96	11,872,968 72	1,115,614 98	10,757,353 74	561,575 31	10,195,778 43
Union Central, Cincinnati, O.	100,000 00	5,237,420 79	2,410,673 18	7,648,093 97	1,452,105 54	6,195,988 43	575 00	6,195,413 43
Union Mutual, Portland, Me.	.....	5,958,361 10	1,091,967 27	7,045,328 37	1,045,577 01	5,999,751 36	.....	5,999,751 36
United States Life, New York, N. Y.	440,000 00	5,901,622 07	1,298,547 00	7,200,169 07	1,093,437 45	6,106,731 62	.....	6,106,731 62
Washington, New York, N. Y.	125,000 00	9,607,204 14	2,555,444 05	12,162,648 19	1,868,011 13	10,294,637 06	.....	10,294,637 06
Totals	$5,646,750 00	$366,535,644 50	$198,106,761 67	$859,642,406 17	$131,828,454 38	$727,815,724 61	$716,698 14	$727,099,026 47

a $270.94 was deducted from profit and loss account.
b $2,003.78 was deducted from profit and loss account.
c $463.21 decrease in funds held to cancel contingent liabilities.
d $7,253.24 items not admitted were not deducted by the company.
e $24,300.00 on account of authorized increase.
f Less $330,211.30 added to the contingent real estate sinking fund. . .
g $1,172.82 increase over net or ledger assets.
h Less $568,525.11 contingent sinking fund.

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TABLE IV.—*Comparison of*

Name and Location.	Income, 1890.		
	Premiums Less Amount Paid for Re-insurance.	Interest and Rents.	From all Other Sources.
Michigan Companies.			
Michigan Mutual, Detroit	$747,195 98	$149,482 70	.....
Imperial, Detroit	222,573 58	6,763 59	.....
Companies of Other States.			
Ætna, Hartford, Conn.	4,010,225 50	1,745,508 55	$40,587 97
Berkshire, Pittsfield, Mass.	1,020,581 90	217,425 71	.....
Canada Life, Hamilton, Can.	1,542,255 87	537,234 70	14,391 24
Commercial Alliance, New York, N. Y.	192,061 49	4,754 89	118,863 69
Connecticut General, Hartford, Conn.	273,068 25	104,465 22	66 59
Connecticut Mutual, Hartford, Conn.	4,416,575 38	3,021,051 23	377,414 87
Equitable Assurance, New York, N. Y.	29,352,507 97	5,684,175 27	.....
Equitable Life, Des Moines, Iowa	100,553 99	53,200 78	.....
Germania, New York, N. Y.	2,411,850 42	746,002 41	3,733 26
Hartford Life and Annuity, Hartford, Conn.	6,258 35	28,508 85	171 90
Home, Brooklyn, N. Y.	1,001,621 11	316,518 54	30,000 00
John Hancock, Mutual, Boston, Mass.	2,002,644 10	176,876 42	501 86
Manhattan, New York, N. Y.	1,989,628 40	566,593 98	151,007 70
Massachusetts Mutual, Springfield, Mass.	2,170,081 40	489,012 13	50,124 04
Metropolitan, New York, N. Y.	9,390,927 15	432,564 42	40,127 10
Mutual, New York, N. Y.	27,063,083 07	6,923,109 84	992,585 78
Mutual Benefit, Newark, N. J.	5,977,869 97	2,455,558 35	37,569 84
National, Montpelier, Vt.	1,789,472 01	304,500 65	8,322 78
New England, Boston, Mass.	2,801,838 46	1,012,780 90	19,362 90
New York Life, New York, N. Y.	26,587,290 04	4,872,646 78	23,765 08
Northwestern, Milwaukee, Wis.	8,922,775 09	2,195,423 42	1,079 54
* Pacific (Life), San Francisco, Cal.	738,858 14	124,267 06	.....
Penn, Philadelphia, Pa.	3,608,190 99	843,086 23	95,589 74
Phœnix, Hartford, Conn.	703,072 99	586,668 96	20,083 85
Provident Savings, New York, N. Y.	1,512,590 58	30,817 25	.....
Prudential, Newark, N. J.	5,636,875 64	184,776 90	.....
State Mutual, Worcester, Mass.	1,385,720 92	286,887 11	.....
Travelers' (Life), Hartford, Conn.	1,515,068 71	585,850 25	.....
Union Central, Cincinnati, O.	2,078,283 78	326,976 15	5,413 25
Union Mutual, Portland, Me.	782,363 78	283,052 85	26,550 64
United States, New York, N. Y.	1,009,160 59	289,386 41	.....
Washington, New York, N. Y.	2,082,807 69	464,631 26	8,005 10
Totals	$155,040,883 19	$36,000,559 76	$2,065,318 72

* Does not include income and disbursements in the accident department.

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Income and Disbursements.

Income, 1890.	Disbursements, 1890.					
Total Income.	Death Losses and Matured Endowments.	Dividends and other Disbursements.	Total Payments to Policy-holders.	Dividends to Stock-holders.	Expenses of Management.	Total Disbursements.
$896,678 68	$237,304 97	$73,947 99	$311,252 96	$17,500 00	$238,067 90	$566,820 86
229,337 17	85,100 00	22,175 53	107,275 53	.....	91,457 61	198,733 14
5,796,322 02	2,575,712 29	980,702 00	3,556,414 29	125,000 00	853,966 45	4,535,380 74
1,238,007 61	394,086 00	305,803 44	699,889 44	1,785 00	245,664 10	947,338 54
2,093,881 81	620,729 71	595,145 18	1,215,874 89	91,666 58	284,311 83	1,591,853 25
315,680 07	45,931 95	22,528 28	68,460 23	.....	155,292 02	223,752 25
377,600 06	129,568 43	29,611 64	159,180 07	12,000 00	81,137 15	252,317 22
7,815,041 43	4,224,508 65	1,609,088 69	5,833,592 34	.....	1,025,196 29	6,858,788 63
35,036,653 24	8,817,940 27	4,438,731 44	13,256,671 71	7,000 00	7,330,390 37	20,594,062 08
153,754 77	42,418 80	20,010 80	62,429 60	6,000 00	33,196 65	101,626 25
3,161,586 09	1,166,458 82	402,056 98	1,568,515 80	24,000 00	556,374 17	2,148,889 97
34,989 10	14,082 00	43,317 08	57,399 08	.....	8,429 69	65,828 72
1,348,139 65	429,854 27	228,456 02	657,810 29	15,000 00	285,402 26	958,212 55
2,180,022 38	799,825 73	101,996 29	901,822 02	.....	878,211 33	1,780,033 35
2,707,230 08	943,952 44	414,395 61	1,358,348 05	16,000 00	652,987 35	2,027,335 40
2,709,167 57	760,799 00	461,584 62	1,222,383 62	.....	647,131 72	1,869,515 34
9,863,618 67	3,751,522 38	51,613 39	3,803,135 77	70,000 00	3,740,867 47	7,614,003 24
34,978,778 69	10,253,250 67	6,719,949 38	16,973,200 05	.....	7,207,616 03	24,180,816 08
8,470,998 16	3,285,936 60	2,092,861 91	5,378,798 51	.....	1,150,009 44	6,528,807 95
2,102,295 44	407,274 01	321,629 87	728,903 88	.....	522,509 93	1,251,413 81
3,483,982 26	1,630,540 23	881,748 76	2,512,288 99	.....	567,364 18	3,079,653 17
31,483,701 90	7,078,272 48	6,201,271 54	13,279,544 02	.....	6,682,319 48	19,961,863 50
11,119,278 05	2,592,788 33	1,330,347 41	3,923,135 74	.....	2,059,669 23	5,982,804 97
858,125 20	375,954 37	107,588 50	483,542 87	10,000 00	262,076 37	755,619 24
4,546,366 96	1,250,461 07	820,998 43	2,071,459 50	.....	841,475 88	2,912,935 38
1,309,825 80	841,911 02	209,857 30	1,051,768 32	.....	242,770 25	1,294,538 57
1,542,407 78	706,958 00	348,121 36	1,055,079 36	.....	346,205 94	1,401,285 30
5,821,652 54	1,749,713 84	5,183 96	1,754,897 80	83,720 00	2,796,557 32	4,635,175 12
1,672,608 08	323,978 86	294,856 73	618,835 59	.....	315,468 06	934,303 65
2,050,918 96	665,644 82	102,267 64	767,912 46	.....	347,702 52	1,115,614 98
2,410,673 18	363,879 11	368,508 43	732,387 54	10,000 00	709,718 00	1,452,105 54
1,091,967 27	632,290 79	94,309 43	726,600 22	.....	318,976 79	1,045,577 01
1,298,547 00	570,962 84	86,889 43	657,852 27	30,800 00	404,785 18	1,093,437 45
2,555,444 05	833,397 72	456,698 21	1,289,095 93	9,072 00	569,843 20	1,868,011 13
$199,106,761 67	$58,601,505 47	$30,244,253 22	$88,845,758 69	$529,543 53	$42,453,152 16	$131,828,454 38

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TABLE V.—*Comparison of policies and amount of Risks, December 31, 1889 and 1890.*

Name and Location.	Organized.	Policies, 1889.		Policies, 1890.		Increased and Terminated during 1890.				Net Increase or (-) Decrease.
						Policies, 1890.		Amount at Risk.		
		No. in Force.	Amt. at Risk December 31.	No. in Force.	Amt. at Risk December 31.	Issued.	Terminated.	Increase.	Decrease.	
Michigan Companies.										
Michigan Mutual, Detroit	1867	10,898	$20,373,631 00	12,145	$22,822,713 00	2,769	1,522	$5,585,802 00	$3,136,720 00	$2,449,082 00
Imperial, Detroit	1886	2,774	10,015,100 00	3,627	12,463,100 00	1,901	1,048	6,133,000 00	3,685,000 00	2,448,000 00
Companies of other States.										
Ætna, Hartford	1820	70,985	110,669,718 94	74,014	117,656,381 94	10,626	7,597	21,406,821 00	14,420,158 00	6,986,663 00
Berkshire, Pittsfield	1851	10,434	25,054,963 00	11,680	28,374,563 00	2,981	1,735	7,492,805 00	4,173,205 00	3,319,600 00
Canada Life, Hamilton	1847	24,375	49,519,558 48	25,667	54,086,801 26	2,847	1,555	7,875,841 81	3,308,599 03	4,567,242 78
Commercial Alliance, New York	1888	355	1,280,500 00	4,727	17,174,000 00	5,452	1,080	19,786,500 00	3,893,000 00	15,893,500 00
Connecticut General, Hartford	1865	6,187	8,158,288 64	6,760	8,863,154 64	1,489	916	1,834,199 00	1,129,333 00	704,866 00
Connecticut Mutual, Hartford	1846	63,830	151,739,494 00	64,147	153,234,742 00	3,776	3,459	10,647,995 00	9,152,747 00	1,495,248 00
Equitable Assurance, New York	1859	170,666	631,016,666 00	197,825	720,662,473 00	54,576	27,417	208,826,107 00	114,180,300 00	89,645,807 00
Equitable Life, Des Moines	1867	2,088	2,983,435 00	2,234	3,155,690 00	356	210	634,667 00	412,412 00	222,255 00
*Germania, New York	1860	30,302	53,251,667 00	32,591	57,322,242 00	5,178	2,889	10,015,716 00	5,945,141 00	4,070,575 00
Hartford Life and Annuity, Hartford	1866	631	808,663 00	553	731,692 00	--------	78	218 00	77,189 00	-76,971 00
Home, Brooklyn	1860	13,122	25,879,171 00	14,532	29,027,638 33	3,393	1,983	7,391,311 50	4,242,844 17	3,148,467 33
*John Hancock, Boston	1862	5,367	9,514,238 00	5,575	10,031,231 00	817	609	1,507,766 00	990,773 00	516,993 00
Manhattan, New York	1850	18,184	51,137,065 73	19,466	54,500,754 85	4,407	3,125	12,962,400 79	9,598,712 17	3,363,688 62
Massachusetts Mutual, Springfield	1851	20,623	56,320,503 00	22,706	63,290,789 00	5,259	3,179	17,589,408 00	10,619,122 00	6,970,286 00
*Metropolitan, New York	1866	3,319	3,986,592 00	3,287	3,922,486 00	296	328	321,741 00	385,847 00	-64,106 00
Mutual, New York	1842	182,014	565,839,387 00	205,564	638,041,180 00	49,061	25,511	161,365,921 00	89,164,128 00	72,201,793 00
Mutual Benefit, Newark	1845	61,327	162,617,014 00	65,154	172,840,944 00	9,264	5,437	24,158,992 00	13,935,062 00	10,223,930 00

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National, Montpelier	1848	18,824	38,767,541 00	21,604	46,362,301 00	5,826	3,056	15,153,962 00	7,559,202 00	7,594,760 00
New England, Boston	1835	27,096	78,954,908 00	28,619	84,024,809 00	3,754	2,231	11,792,960 00	6,723,054 00	5,069,906 00
New York Life, New York	1841	150,381	495,601,970 00	173,469	569,338,726 00	45,754	22,666	159,576,065 00	85,839,309 00	73,736,756 00
Northwestern, Milwaukee	1857	84,329	202,405,923 00	98,525	238,908,807 00	23,466	9,270	62,310,954 00	25,808,070 00	36,502,884 00
a Pacific (Life), San Francisco	1867	4,070	10,681,100 00	4,526	11,719,286 00	1,174	718	3,378,079 00	2,339,893 00	1,038,186 00
Penn, Philadelphia	1847	31,408	79,069,580 00	35,345	90,278,701 00	7,558	3,621	20,663,272 00	9,454,151 00	11,209,121 00
Phœnix, Hartford	1851	17,101	23,955,464 00	17,414	25,064,936 00	1,759	1,446	3,392,375 00	2,282,903 00	1,109,472 00
*Provident Savings, New York	1875	15,751	60,954,108 00	17,217	65,131,509 00	4,841	3,375	16,174,390 00	11,996,929 00	4,177,401 00
† Prudential, Newark	1873	1,839	2,328,862 00	3,272	4,079,156 00	2,484	1,051	3,075,376 00	1,325,082 00	1,750,294 00
State Mutual, Worcester	1844	11,007	30,476,430 00	12,380	35,017,951 00	2,377	1,004	7,365,821 00	2,824,300 00	4,541,521 00
Travelers' (Life), Hartford	1863	22,447	44,978,949 00	24,544	53,558,220 00	4,424	2,327	14,329,158 00	5,749,882 00	8,579,271 00
Union Central, Cincinnati	1867	24,614	41,643,121 00	29,615	50,055,701 00	11,573	6,572	21,111,955 00	12,699,375 00	8,412,580 00
Union Mutual, Portland	1848	14,873	27,204,605 59	15,233	28,218,753 54	2,904	2,544	6,262,828 38	5,248,680 38	1,014,147 95
United States, New York	1850	13,870	30,431,272 00	15,493	36,322,163 00	4,078	2,455	12,429,917 00	6,539,026 00	5,890,891 90
Washington, New York	1860	21,028	46,390,324 00	22,084	48,397,326 00	4,859	3,803	10,638,473 00	8,631,471 00	2,007,002 00
Totals	.....	1,156,122	$3,153,959,808 38	1,291,594	$3,554,680,921 06	291,289	155,817	$888,192,732 43	$487,471,619 75	$401,003,266 68

*Does not include industrial policies in force.
†Industrial and prudential insurance.
aDoes not include accident business.

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TABLE VI.—*Terminated Policies and Amounts.—Showing Number and Amounts Terminated in 1889, and the Manner of Termination, in the Life Insurance Companies Doing Business in Michigan during the Year ending December 31, 1890.*

Name and Location.	1. By Death or Maturity.		2. By Expiry.		3. By Surrender.		4. By Lapse.		5. By Change, Transfer and Old Policies Decreased.		6. Not Taken.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Michigan Companies.												
Michigan Mutual, Detroit	92	$162,568	18	$21,728	345	$542,591	541	$1,021,921	164	$630,913	362	$757,000
Imperial, Detroit	31	85,500	517	1,941,500	.....	.....	67	191,000	11	113,500	422	1,353,500
Companies of Other States.												
Ætna, Hartford	1,974	2,554,978	649	1,376,584	1,041	1,647,727	2,048	4,813,061	46	150,663	1,839	3,877,145
Berkshire, Pittsfield	136	310,951	98	157,541	192	727,081	672	1,444,632	.....	.....	637	1,533,000
Canada Life, Hamilton	268	584,075	23	31,802	262	479,106	706	1,481,426	14	178,219	282	553,971
Commercial Alliance, N. Y.	17	60,000	.....	.....	12	66,000	705	2,431,500	.....	.....	346	1,335,500
Connecticut General, Hartford	151	198,074	.....	.....	59	81,631	404	447,802	14	47,336	288	354,500
Connecticut Mutual, Hartford	1,899	4,274,234	.....	.....	509	1,286,055	819	2,143,700	.....	714,258	228	734,500
Equitable Assurance, New York	2,379	9,065,512	128	781,500	3,895	15,867,458	13,611	47,993,908	.....	.....	7,704	40,471,927
Equitable Life, Des Moines	30	42,419	1	1,000	8	13,045	138	282,048	18	36,900	15	37,000
* Germania, New York	491	907,168	237	301,562	427	821,957	1,000	2,067,554	38	262,136	696	1,584,764
Hartford Life and Annuity, Hartford	10	9,745	7	13,000	61	54,444	.....	.....	.....	.....	.....	.....
Home, Brooklyn	235	429,354	.....	.....	656	1,476,935	587	1,110,000	.....	95,605	505	1,130,950
* John Hancock, Boston	147	218,526	50	85,700	145	189,969	104	169,952	18	83,426	145	243,200
Manhattan, New York	339	943,952	.....	.....	.....	.....	1,425	3,873,898	427	1,478,178	934	3,302,684
Massachusetts Mutual, Springfield	351	789,936	76	169,300	660	1,578,368	1,074	3,715,241	.....	752,127	1,018	3,614,150
* Metropolitan, New York	94	103,550	1	1,000	76	96,626	145	157,000	3	19,000	9	8,671
Mutual, New York	3,246	10,331,070	35	120,750	3,300	12,843,914	9,893	28,587,548	88	1,897,511	8,949	35,433,335

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Mutual Benefit, Newark	1,018	3,008,036	742	1,845,250	1,669	4,283,357	1,126	2,565,071	.....	.....	882	2,233,348
National, Montpelier	204	407,274	2	21,000	899	1,517,108	1,072	2,690,250	.51	521,070	828	2,402,500
New England, Boston	560	1,701,504	150	383,070	618	1,350,160	500	1,190,030	.....	802,290	400	1,296,000
New York Life, New York	2,424	7,409,121	341	23,410	2,844	14,595,207	9,289	29,719,116	.....	1,198,291	7,768	32,894,164
Northwestern, Milwaukee	1,172	2,603,987	261	3,324,687	733	1,705,358	4,848	10,862,241	.....	526,460	2,251	6,785,387
† Pacific (Life), San Francisco	55	154,329	10	78,964	86	368,000	369	1,066,100	.....	20,500	197	652,000
Penn, Philadelphia	536	1,300,306	114	312,800	493	1,063,829	1,561	3,704,638	20	398,128	897	2,675,050
Phœnix, Hartford	612	919,753	1	200	187	252,091	330	460,028	101	229,832	215	420,999
* Provident Savings, New York	173	782,175	2,732	9,491,345	16	13,700	33	28,450	.....	166,259	420	1,515,000
Prudential, Newark	18	24,697	.....	.....	12	21,800	708	814,345	41	96,070	272	368,170
State Mutual, Worcester	157	320,979	20	42,000	369	888,320	244	582,500	.....	274,501	214	716,000
Travelers' (Life), Hartford	368	658,786	7	15,000	199	300,239	938	2,195,550	338	1,189,657	477	1,390,650
Union Central, Cincinnati	224	367,246	73	103,900	274	578,448	3,364	6,111,711	386	736,737	2,251	4,801,338
Union Mutual, Portland	418	714,207	287	536,016	71	160,304	776	1,537,663	432	1,041,988	560	1,258,500
United States, New York	308	571,277	25	55,500	74	120,114	1,401	3,849,135	59	300,500	593	1,642,500
Washington, New York	398	793,923	.....	.....	549	1,582,078	1,372	4,007,842	22	56,803	967	2,190,825
Totals	20,525	$52,804,162	6,605	$21,236,109	20,741	$66,573,010	62,370	$173,266,256	2,291	$14,018,858	43,471	$159,573,223

* Does not include industrial policies.
† Does not include policies and amounts in accident department.

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TABLE VII.—*Showing name and Location of Officers of the Life Insurance companies Authorized to do business in Michigan, and the Names and Residences of Attorneys for Companies of other States, upon whom process can be served.* *

Name and location.	Incorporated.	Officers.		Attorneys.	
		President.	Secretary.	Name.	Residence.
Michigan Companies.					
Michigan Mutual, Detroit	Nov. 6, 1867	J. S. Farrand	O. R. Looker		
Imperial, Detroit	July 26, 1886	S. F. Angus	F. R. Alderman, acting Secretary		
Companies of Other States.					
Ætna, Hartford, Conn.	1820	Morgan G. Bulkley	J. L. English	David A. Pierson	Detroit.
Berkshire, Pittsfield, Mass.	May, 1851	Wm. R. Plunkett	James W. Hull	F. E. Driggs	Detroit.
Canada Life, Hamilton, Canada	April 25, 1849	Alexander G. Ramsey	Rolland Hills	Henry M. Campbell	Detroit.
Commercial Alliance, New York, N. Y.	July 26, 1888	John I. Holly	A. C. Hunt	H. R. Josselyn	Detroit.
Connecticut General, Hartford, Conn.	June, 1865	Thos. W. Russell	Frederick V. Hudson	M. A. McNaughton	Jackson.
Connecticut Mutual, Hartford, Conn.	June 15, 1846	Jacob L. Greene	Edward M. Bunce	Henry C. Hodges	Detroit.
Equitable Assurance, New York, N. Y.	July 26, 1859	Henry B. Hyde	William Alexander	J. C. Day	Detroit.
Equitable of Iowa, Des Moines, Iowa	Jan., 1867	F. M. Hubbell	J. C. Cummins	Theo. W. Burdick	Sault Ste. Marie.
Germania, New York, N. Y.	April 10, 1860	Hugo Wesendonck	Hubert Cillis	Alexander A. Saenger	Detroit.
Hartford Life and Annuity, Hartford, Conn.	May, 1866	H. A. Whitman	Stephen Ball	Frank W. Brown	Detroit.
Home, Brooklyn, N. Y.	April 30, 1860	Charles A. Townsend	George E. Ide	Horatio Haskell	Detroit.
John Hancock, Mutual, Boston, Mass.	April 21, 1862	Stephen H. Rhodes	Geo. B. Woodward	Henry Empey	Detroit.
Manhattan, New York, N. Y.	1850	Henry B. Stokes	William C. Frazee	Freeman O. Gullifer	Detroit.
Massachusetts, Mutual, Springfield, Mass.	May 1, 1851	M. V. B. Edgerly	John A. Hall	James C. Thomson	Detroit.
Metropolitan, New York, N. Y.	June, 1866	Joseph F. Knapp	George H. Gaston	Alexander Adams	Detroit.
Mutual, New York N. Y.	April, 1842	Richard A. McCurdy	William J. Easton	Thomas Ferguson	Detroit.
Mutual Benefit, Newark, N. J.	Jan. 31, 1845	Amzi Dodd	Edward L. Dobbins	Martin I. Whitman	Detroit.
National, Montpelier, Vt.	Nov. 13, 1848	Charles Dewey	Geo. W. Reed	McCurdy C. Le Beau	Detroit.
New England Mutual, Boston, Mass.	April 1, 1835	Benj. F. Stevens	S. F. Trull	Jay Bassett	Detroit.
New York, New York, N. Y.	1841	William H. Beers	Rufus W. Weeks, actuary	Herbert L. Baker	Detroit.
Northwestern Mutual, Milwaukee, Wis.	March, 1857	H. L. Palmer	J. W. Skinner	Ashley Pond	Detroit.
Pacific Mutual, San Francisco, Cal.	Dec. 28, 1867	Geo. A. Moore	J. N. Patton	James T. Sterling	Detroit.
Penn Mutual, Philadelphia, Pa.	Feb. 24, 1847	Edward M. Needles	Henry C. Brown	William A. Moore	Detroit.
Phœnix Mutual, Hartford, Conn.	May, 1851	Jonathan B. Bunce	Charles H. Lawrence	Adelbert H. Babcock	Detroit.
Provident Savings, New York, N. Y.	Feb. 25, 1875	Sheppard Homans	William E. Stevens	Perrin V. Fox	Grand Rapids.
Prudential of America, Newark, N. J.	April 8, 1873	John F. Dryden	Forrest F. Dryden	John Naylor	Detroit.
State Mutual, Worcester, Mass.	March, 1844	A. G. Bullock	H. M. Witter	Alonzo E. Bradley	Detroit.
Travelers', Hartford, Conn.	June 17, 1863	James G. Batterson	Rodney Dennis	James W. Thomqson	Detroit.
Union Central, Cincinnati, Ohio	1867	John M. Pattison	E. P. Marshall	John D. Baer	Detroit.
Union Mutual, Portland, Me.	July 17, 1848	John E. DeWitt	Arthur L. Bates	Henry M. Duffield	Detroit.
United States, New York, N. Y.	Feb., 1850	Geo. H. Burford	C. P. Fraleigh	J. D. Hayes	Detroit.
Washington, New York, N. Y.	Jan., 1860	W. A. Brewer, Jr.	William Haxtun	Jay Bassett	Detroit.

* Service of process may also be made upon the Commissioner of Insurance or Deputy, under Act 155, Laws of 1873, Howell's Annotated Statutes, page 1124.

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STATISTICAL TABLES.

ACCIDENT AND COÖPERATIVE LIFE ASSOCIATIONS

OF

MICHIGAN AND OTHER STATES.

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TABLE VIII.—*Showing Summary of Admitted Assets, Liabilities, Income and Disbursements of the Casualty Insurance Companies authorized to do business in this State for the year ending December 31, 1890.*

Name and Location.	Capital.	Admitted Assets.	Liabilities Except Capital Stock.	Surplus as regards Policy-Holders.	Income.	Disbursements.			
						Losses Paid.	Expenses.	Dividends.	Total.
American Casualty Insurance and Security Company, Baltimore, Md.	$1,000,000	$1,741,745 08	$220,367 79	$1,521,377 29	$132,675 62	$13,673 04	$86,050 58	.....	$99,723 62
American Employers' Liability, Jersey City, N. J.	150,000	181,884 87	25,657 17	156,227 70	32,281 17	2,302 93	25,870 88	.....	28,173 81
American Surety, New York, N. Y.	1,000,000	1,412,345 69	299,028 32	1,113,317 37	470,083 81	79,213 35	201,674 82	$90,000 00	370,888 17
Employers' Liability Assurance Corporation, London, Eng.	*100,000	1,015,904 30	598,114 04	417,790 26	888,548 53	378,997 67	359,538 96	.....	738,536 63
Fidelity and Casualty, New York, N. Y.	250,000	1,394,517 02	1,092,626 75	301,890 27	1,600,563 74	512,559 19	802,333 98	22,500 00	1,337,393 17
Guarantee Company of North America, Montreal, Can.	200,000	723,951 44	176,096 54	547,854 90	272,414 37	69,020 64	123,920 79	18,276 00	211,217 43
Hartford Steam Boiler, Hartford, Conn.	500,000	1,408,481 50	793,649 63	614,831 87	639,178 15	65,913 06	50,000 00	481,602 50	597,515 56
Lloyds' Plate Glass, New York, N. Y.	100,000	470,440 02	226,209 76	244,230 26	369,085 15	159,875 39	156,469 75	16,000 00	332,345 14
Metropolitan Plate Glass, New York, N. Y.	100,000	348,528 03	129,583 87	218,944 16	230,485 58	85,999 55	99,571 34	14,000 00	199,570 89
Pacific Mutual (Accident), San Francisco, Cal.	100,000	†	.....	.....	283,939,35	140,529 57	.....	.....	140,529 57
Standard Life and Accident, Detroit, Mich.	200,000	554,270 20	333,618 82	220,651 38	573,730 84	280,723 68	275,643 63	.....	556,367 31
St. Paul German Accident, St. Paul, Minn.	104,000	115,128 28	13,249 41	101,878 87	108,063 35	631 74	207,167 17	.....	207,798 91
Travelers' (Accident), Hartford, Conn.	600,000	1,777,978 42	994,230 39	783,748 03	2,228,796 08	960,050 88	1,011,541 47	96,000 00	2,067,592 35
Totals	$4,404,000	$11,145,174 85	$4,902,432 49	$6,242,742 36	$7,829,845 74	$2,749,490 69	$3,399,783 37	$738,378 50	$6,887,652 56

*Deposit Capital in New York.
†For Assets see Statement made by the Life Department of the Company.

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TABLE IX.--*Casualty Insurance Companies, Michigan Business for the Year ending December 31, 1890.*

Admitted to State.	Name and Location.	Attorneys. Name.	Attorneys. Residence.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.	Character of Business.
1890	American Casualty Insurance and Security Company, Baltimore, Md.	Frank H. Blackman	Detroit	$2,851,700 00	$8,850 98	$94 10	$410 36	Guaranty Insurance.
1890	American Employers' Liability, Jersey City, N. J.	George W. Moore	Detroit	886,000 00	4,499 75	380 00	380 00	Guaranty Insurance.
1885	American Surety, New York, N. Y.	Charles B. Lathrop	Detroit	467,000 00	2,789 56	249 93	249 93	Guaranty Insurance.
1888	Employers' Liability, London, Eng.	H. M. Crittenden	Detroit	1,246,766 00	9,767 46	4,411 77	5,806 77	Guaranty Insurance.
1881	Fidelity and Casualty, New York, N. Y.	E. E. Winsor	Gd. Rapids	3,008,595 25	21,850 85	7,669 79	8,284 79	Plate Glass, Accident, Steam Boiler and Fidelity Insurance.
1881	Guarantee of North America, Montreal, Can.	Edward H. Butler	Detroit	325,000 00	1,318 60			Guaranty Insurance.
1881	Hartford Steam Boiler, Hartford, Conn.	Benjamin F. Hexten	Detroit	2,116,150 00	21,480 34	1,339 05	1,177 65	Steam Boiler Insurance.
1882	Lloyds' Plate Glass, New York, N. Y.	Otto Kirchner	Detroit	195,964 08	6,138 63	2,133 54	1,846 94	Plate Glass Insurance.
1879	Metropolitan Plate Glass, New York, N. Y.	Francis O. Davenport	Detroit	225,248 17	6,982 90	2,281 17	2,281 17	Plate Glass Insurance.
1887	Pacific Mutual (Accident), San Francisco, Cal.	James T. Sterling	Detroit	3,591,250 00	85,737 84	13,701 37	13,701 37	Accident Insurance.
*	Standard Life and Accident, Detroit, Mich.	J. T. Patton	Detroit	6,432,800 00	72,876 00	24,475 00	25,975 00	Accident Insurance.
1890	St. Paul German Accident, St. Paul, Minn.	Karl Schmemann	Detroit	96,899 20	3,611 83	16 00	27 86	Accident and Plate Glass Insurance.
1864	Travelers' (Accident), Hartford, Conn.	James W. Thompson	Detroit	8,242,050 00	57,709 67	24,996 85	31,996 85	Accident Insurance.
	Totals			$29,687,422 65	$253,114 41	$81,348 57	$92,138 69	

* Incorporated 1884.

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TABLE X.—*Showing General Business of Co-operative Life Insurance and Mutual Benefit Associations of Michigan and other States for the Year 1890.*

Name and Location of Associations.	Entire Business.							
	Certificates in Force Dec. 31, 1889.		Certificates Written in 1890.		Ceased to be in Force in 1890.		Certificates in Force Dec. 31, 1890.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Michigan Associations.								
Masonic Co-operative Life, Detroit	402	$201,608	44	$23,221	24	$13,005	422	$211,819
Masonic Mutual Benefit, Grand Rapids	5,280	5,280,000	388	388,000	297	297,000	5,371	5,371,000
Michigan Mutual Benefit, Hillsdale	3,063	6,405,000	837	1,235,000	770	962,000	3,130	6,678,000
Peninsular Masonic Aid, Caro	1,742	4,408,000	448	944,000	290	735,000	1,899	4,617,000
Preferred Masonic Mutual Accident, Detroit	361	1,805,000	777	3,613,500	294	1,370,000	844	4,048,500
Western Union Mutual, Detroit	5,592	28,632,500	a 689	a 3,335,000	1,569	7,995,000	4,712	23,972,500
Associations of Other States.								
Bankers' Life, Des Moines, Iowa	11,993	23,986,000	3,601	7,202,000	942	1,884,000	14,652	29,304,000
Bankers' Life, St. Paul, Minn.	5,357	10,714,000	1,007	2,014,000	457	914,000	5,907	11,814,000
Bay State, Westfield, Mass.	11,344	36,201,000	2,115	7,154,000	1,201	3,935,000	12,258	39,420,000
Chicago Guaranty Fund, Chicago, Ill.	1,962	6,608,000	416	1,253,000	326	964,000	2,052	6,897,000
Covenant Mutual, Galesburg, Ill.	33,701	88,712,500	3,775	8,181,000	4,757	12,175,625	32,719	84,717,875
Fidelity Mutual, Philadelphia, Pa.	10,611	23,796,450	3,403	7,369,250	1,838	4,210,050	12,176	26,955,650
German Mutual, Chicago, Ill.	3,940	3,940,000	250	250,000	150	150,000	4,040	4,040,000
Hartford Life and Annuity, Hartford, Conn.	29,775	70,784,000	8,401	16,198,000	4,489	8,946,000	33,687	78,036,000
Home Benefit, New York City, N. Y.	4,318	11,510,416	960	2,680,600	1,863	4,160,250	3,415	10,030,766
Knights Templars and Masons Life, Chicago, Ill.	6,123	22,834,700	1,020	3,242,000	602	2,214,500	6,541	23,862,200
Life and Reserve, Buffalo, N. Y.	6,102	6,102,000	2,624	2,624,000	2,262	2,262,000	6,464	6,464,000
Manufacturers' Accident, Geneva, N. Y.	11,070	40,009,775	22,660	58,661,550	18,650	42,339,825	15,080	56,331,500

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Masons' Fraternal Accident, Westfield, Mass.	7,006	29,775,500	7,223	30,775,250	4,141	17,599,250	10,088	42,951,500
Massachusetts Benefit, Boston, Mass.	21,666	69,441,750	5,388	12,360,250	3,295	9,293,000	22,759	72,509,000
Mercantile Mutual Accident, Boston, Mass.	3,215	14,081,050	1,621	4,092,000	1,508	4,119,750	3,483	14,003,300
Minnesota Scandinavian, Red Wing, Minn.	2,767	4,552,500	1,147	1,202,000	530	779,000	3,384	4,975,500
Mutual Reserve, New York City, N. Y.	53,215	181,358,200	b 11,795	b 37,697,685	6,495	22,052,450	58,515	197,003,435
National Accident, Indianapolis, Ind.	7,412	11,666,000	10,302	15,061,852	9,007	13,063,996	9,207	13,663,856
New England Mutual Accident, Boston, Mass.	7,843	30,808,750	9,659	28,910,125	8,129	22,435,125	9,373	37,283,750
Northwestern Masonic Aid, Chicago, Ill.	53,040	145,554,500	c 8,846	c 22,329,500	6,909	18,791,500	54,977	149,092,500
Preferred Mutual Accident, New York City, N. Y.	15,477	77,385,000	25,010	122,027,100	15,735	78,675 000	24,752	120,737,100
Railway Officials and Employés' Accident, Indianapolis, Ind.	1,935	4,590,225	15,469	31,388,435	1,683	3,637,305	15,721	32,341,355
Scandinavian Mutual Aid, Galesburg, Ill.	6,448	9,307,500	1,534	1,900,000	466	657,500	7,516	10,550,000
Security Mutual Life, Binghamton, N. Y.	1,893	3,573,500	d 1,254	d 2,095,500	522	e 854,500	2,625	4,814,500
Total Abstinence Life, Chicago, Ill.	4,064	9,464,000	1,492	3,174,500	729	1,810,000	4,827	10,828,500
United States Masonic, Council Bluffs, Iowa	8,083	20,207,500	2,242	5,605,000	2,401	6,002,500	7,924	19,810,000
United States Mutual Accident, New York City, N. Y.	52,541	254,313,750	32,185	151,311,450	29,344	135,327,700	55,382	270,297,500
Totals	399,441	$1,257,960,669	189,082	$596,298,768	131,670	$430,625,831	456,852	$1,423,633,606
Live Stock Insurance.								
Mutual Reserve, Marshall, Mich.			774	$117,247	4	$430	770	$116,817

a Includes restored policies, No. 8; amount, $35,000.
b Includes restored policies, No. 3; amount, $20,000.
c Includes restored policies, No. 2,130; amount, $5,737,500.
d Includes revised policies, No. 10; amount, $19,000.
e Includes $3,000 reductions.

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TABLE XI.—*Showing Michigan business of Co-operative Life Insurance and Mutual Benefit Associations of Michigan and other States for the year 1890.*

Name and Location of Associations.	MICHIGAN BUSINESS.									
	Certificates in Force Dec. 31, 1889.		Certificates Written in 1890.		Ceased to be in Force in 1890.		Certificates in Force Dec. 31, 1890.		Claims Paid in Michigan.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Michigan Associations.										
Masonic Co-operative Life, Detroit	402	$201,603	44	$23,221	24	$13,005	422	$211,819	4	$1,911
Masonic Mutual Benefit, Grand Rapids	5,280	5,280,000	388	388,000	297	297,000	5,371	5,371,000	68	68,000
Michigan Mutual Benefit, Hillsdale	3,063	6,405,000	837	1,235,000	770	962,000	3,130	6,678,000	33	63,375
Peninsular Masonic Aid, Caro	1,742	4,408,000	448	944,000	291	735,000	1,899	4,617,000	17	35,756
Preferred Masonic Mutual Accident, Detroit	361	1,805,000	305	1,483,500	241	1,197,500	425	2,091,000	20	1,146
Western Union Mutual, Detroit	2,869	13,362,500	87	392,500	846	4,020,000	2,110	9,735,000	29	137,500
Associations of Other States.										
Bankers' Life, Des Moines, Iowa	167	334,000	278	556,000	15	30,000	430	860,000	.....	.....
Bankers' Life, St. Paul, Minn.	24	48,000	58	116,000	3	6,000	79	158,000	.....	.....
Bay State, Westfield, Mass.	409	1,432,000	8	23,000	62	195,000	355	1,260,000	5	14,000
Chicago Guaranty Fund, Chicago, Ill.	26	68,000	6	21,000	8	17,000	24	72,000	.....	.....
Covenant Mutual, Galesburg, Ill.	1,803	4,258,750	218	360,250	242	523,125	1,779	4,095,875	11	26,875
Fidelity Mutual, Philadelphia, Pa.	123	269,000	132	211,000	29	52,000	226	428,000	.....	.....
German Mutual, Chicago, Ill.	49	49,000	11	11,000	5	5,000	55	55,000	2	18,000
Hartford Life and Annuity, Hartford, Conn.	313	666,000	103	161,000	71	123,000	345	704,000	7	24,000
Home Benefit, New York City, N. Y.	36	87,000	3	5,000	5	17,000	34	75,000	.....	.....
Knights Templars and Masons Life, Chicago, Ill.	622	1,915,500	234	658,000	61	177,500	795	2,396,000	6	19,333
Life and Reserve, Buffalo, N. Y.	80	80,000	14	14,000	18	18,000	76	76,000	.....	.....
Manufacturers' Accident, Geneva, N. Y.	721	2,172,250	2,331	7,213,925	2,037	5,209,750	1,015	4,177,425	112	3,419

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Masons' Fraternal Accident, Westfield, Mass.	415	1,763,750	421	1,789,250	360	1,530,000	476	2,023,000	37	1,791
Massachusetts Benefit, Boston, Mass.	1,156	2,163,000	107	216,500	357	690,500	906	1,689,000	11	20,500
Mercantile Mutual Accident, Boston, Mass.			98	330,250	41	139,000	57	191,250	4	76
Minnesota Scandinavian, Red Wing, Minn.	12	11,500			2	1,500	10	10,000	1	500
Mutual Reserve, New York City, N. Y.	638	2,738,500	73	212,000	100	424,000	611	2,526,500	8	31,000
National Accident, Indianapolis, Ind.	189	205,240	536	551,640	359	378,500	357	378,380		
New England Mutual Accident, Boston, Mass.	349	1,365,000	769	1,930,875	678	1,665,750	440	1,630,125	61	2,288
Northwestern Masonic Aid, Chicago, Ill.	3,224	8,632,500	a 435	a 1,083,000	376	1,014,500	3,283	8,701,000	15	45,000
Preferred Mutual Accident, New York City, N. Y.			673	3,331,700	238	1,190,000	435	2,141,700	16	843
R'y Official and Employes' Accident, Indianapolis, Ind.			283	804,750	30	76,500	253	728,250	22	1,056
Scandinavian Mutual Aid, Galesburg, Ill.	202	247,500	103	110,500	27	30,500	278	327,500	1	2,000
Security Mutual Life, Binghamton, N. Y.	47	80,000	154	203,000	48	53,500	158	229,500	2	5,000
Total Abstinence Life, Chicago, Ill.			25	51,500			25	51,500		
United States Masonic, Council Bluff, Iowa	18	45,000	146	146,000	3	7,500	161	402,500		
United States Mutual Accident, New York City, N. Y.	1,826	8,973,000	b 622	b 2,883,500	743	3,520,000	1,705	8,337,000	127	8,390
Totals	26,257	$69,066,593	9,950	$27,460,861	8,387	$24,319,630	27,720	$72,428,324	619	$531,809
Live Stock Insurance.										
Mutual Reserve, Marshall, Mich.			774	$117,247	4	$430	770	$116,817	4	$430

a Includes policies restored, No. 82, Amt., $217,500.
b Includes policies reinstated, No. 3, Amt., $10,000.

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TABLE XII.—*Showing Assets and Liabilities of Co-operative Life Insurance and Mutual Benefit Associations of Michigan and other States, doing business in the State for the year ending December 31, 1890.*

Name and location of Associations.	Assets.			Liabilities.				Contingent Mortuary Assets.	Contingent Mortuary Liabilities.
	Invested.	Non-Invested.	Gross Assets.	Losses due and Unpaid.	Other Liabilities.	Total Liabilities.	Balance Net Assets.		
Michigan Associations.									
Masonic Coöperative Life, Detroit	$1,077 12	$125 00	$1,202 12				$1,202 12		
Masonic Mutual Benefit, Grand Rapids	34,423 28	1,652 50	36,075 78		$301 05	$301 05	35,774 73	$5,380 00	
Michigan Mutual Benefit, Hillsdale	6,082 52		6,082 52				6,082 52	17,100 00	$27,100 00
Peninsular Masonic Aid, Caro	841 09		841 09				841 09	4,000 00	4,000 00
Preferred Masonic Mutual Accident, Detroit	2,221 86		2,221 86		7,153 85	7,153 85			
Western Union Mutual	63,363 36		63,363 36				63,363 36	119,424 48	50,000 00
Associations of Other States.									
Bankers' Life, Des Moines, Iowa	525,055 41	206,974 01	732,029 42		514 50	514 50	731,514 92	63,360 00	16,000 00
Bankers' Life, St. Paul, Minn	218,618 18	52,818 10	271,436 28				271,436 28	49,686 52	4,000 00
Bay State, Westfield, Mass	154,431 37		154,431 37				154,431 37	94,500 00	94,500 00
Chicago Guaranty Fund, Chicago, Ill.	110,371 41		110,371 41		85 77	85 77	110,285 64	6,678 61	5,000 00
Covenant Mutual, Galesburg, Ill	531,903 62	17,492 25	549,395 87		14,978 53	14,978 53	534,417 34	298,625 00	214,250 00
Fidelity Mutual, Philadelphia, Pa	335,389 18	54,051 85	389,441 03		12,612 84	12,612 84	376,828 19	721,358 17	83,500 00
German Mutual, Chicago, Ill	27,012 30		27,012 30				27,012 30		10,610 00
Hartford Life and Annuity, Hartford, Conn	982,206 48	530 16	982,736 64		36,410 01	36,410 01	946,326 63	335,000 00	1,197,218 07
Home Benefit, New York City, N. Y.	35,183 48	4,387 82	39,571 30	$5,000 00	6,252 02	11,252 02	28,319 28	152,567 32	116,500 00
Knights Templars and Masons' Life, Chicago, Ill	117,202 18		117,202 18	5,590 25	1,846 31	7,436 56	109,765 62		28,338 30
Life and Reserve, Buffalo, N. Y	125,078 68	5,038 09	130,116 77		122,721 10	122,721 10	7,395 67	31,457 00	12,900 00
Manufacturers' Accident, Geneva, N. Y	96,479 96	2,340 89	98,820 85		22,087 06	22,087 06	76,733 79	15,086 00	2,515 00
Masons' Fraternal Accident, Westfield, Mass	20,961 19		20,961 19		3,831 75	3,831 75	17,129 44		10,500 00

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Massachusetts Benefit, Boston, Mass.	616,540 56	6,358 50	622,899 06	.....	.....	.....	622,899 06	364,800 00	319,900 00
Mercantile Mutual Accident, Boston, Mass.	14,907 82	.....	14,907 82	.....	481 29	481 29	14,426 53	12,850 00	10,500 00
Minnesota Scandinavian, Red Wing, Minn.	17,452 38	301 25	17,753 63	5,400 00	489 03	5,889 03	11,864 60	26,750 00	26,750 00
Mutual Reserve, New York City, N. Y.	2,917,298 62	40,638 08	2,957,931 70	.....	302,649 47	302,649 47	2,655,282 23	892,247 00	947,242 00
National Accident, Indianapolis, Ind.	91,982 99	.....	91,982 99	525 00	.....	525 00	91,457 99	25,100 00	6,000 00
New England Mutual Accident, Boston, Mass.	46,214 32	3,533 87	49,748 19	.....	3,861 28	3,861 28	45,886 91	23,215 12	23,215 12
Northwestern Masonic Aid, Chicago, Ill.	417,038 23	1,362 48	418,400 71	43,666 66	45,215 80	88,882 46	329,518 25	183,196 00	154,500 00
Preferred Mutual Accident, New York City, N. Y.	49,420 18	.....	49,420 18	.....	19,013 30	19,013 30	30,406 88	101,139 07	34,312 49
Railway Officials' and Employés Accident, Indianapolis, Ind.	22,364 30	188,222 30	210,586 60	.....	.....	.....	210,586 60	.....	.....
Scandinavian Mutual Aid, Galesburg, Ill.	27,793 76	.....	27,792 76	320 20	1,347 19	1,667 39	26,126 37	38,539 80	37,800 00
Security Mutual Life, Binghamton, N. Y.	96,734 40	2,853 16	99,587 56	.....	1,662 29	1,662 29	97,925 27	17,603 49	15,000 00
Total Abstinence Life, Chicago, Ill.	21,237 51	.....	21,237 51	.....	.....	.....	21,237 51	27,500 00	27,500 00
United States Masonic, Council Bluffs, Iowa	122,012 46	7,528 77	129,541 23	.....	229 62	229 62	129,311 61	27,500 00	27,500 00
United States Mutual Accident, New York City, N. Y.	201,647 73	.....	201,647 73	.....	88,734 51	88,734 51	112,913 22	82,161 42	72,721 42
Totals	$8,050,542 93	$596,209 08	$8,646,752 01	$60,502 11	$692,478 59	$752,980 68	$7,898,703 32	$3,736,820 00	2,579,872 40
Live Stock Insurance.									
Mutual Reserve, Marshall, Mich.	$282 31	.....	$282 31	.....	$13 50	$13 50	.....	$413 25	.....

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TABLE XIII.—*Showing Income and Disbursements of Co-operative Life Insurance State for the year ending*

Name and Location of Associations.	Income.			
	Membership Fee.	Annual Dues.	Assessments.	Medical Examiners' Fee.
Michigan Associations.				
Masonic Co-operative Life, Detroit	$88 00	$456 80	$1,899 50	.....
Masonic Mutual Benefit, Grand Rapids	1,623 25	1,489 00	61,929 95	.....
Michigan Mutual Benefit, Hillsdale	4,151 00	9,310 95	67,733 77	$837 00
Peninsular Masonic Aid, Caro	2,748 00	2,172 50	40,253 42	448 00
Preferred Masonic Mutual Accident, Detroit	3,312 00	.....	5,744 00	.....
Western Union Mutual, Detroit	14,833 00	51,005 55	333,960 18	.....
Associations of Other States.				
Bankers' Life, Des Moines, Iowa	49,962 23	34,708 01	137,741 59	.....
Bankers' Life, St. Paul, Minn	18,450 80	34,835 41	98,434 43	.....
Bay State, Westfield, Mass	16,946 00	53,475 03	380,799 68	2,115 00
Chicago Guaranty Fund, Chicago, Ill	6,189 00	21,729 73	89,063 73	832 00
Covenant Mutual, Galesburg, Ill	51,943 00	.....	1,122,551 99	.....
Fidelity Mutual, Philadelphia, Pa	.....	187,678 96	373,277 12	.....
German Mutual, Chicago, Ill	3,024 00	.....	53,343 30	.....
Hartford Life and Annuity, Hartford, Conn	80,001 50	208,373 23	910,137 34	.....
Home Benefit, New York City, N. Y	17,666 09	5,984 20	171,706 81	.....
Knights Templars and Masons' Life, Chicago, Ill	9,453 00	20,581 59	234,785 56	.....
Life and Reserve, Buffalo, N. Y	12,372 00	7,660 50	109,512 95	2,662 00
Manufacturers Accident, Geneva, N. Y	45,320 00	9,630 20	119,252 80	.....
Masons' Fraternal Accident, Westfield, Mass	36,115 00	26,719 20	57,657 86	.....
Massachusetts Benefit, Boston, Mass	27,324 50	137,215 02	1,061,954 99	3,298 00
Mercantile Mutual Accident, Boston Mass	7,101 00	10,216 39	22,977 22	.....
Minnesota Scandinavian, Red Wing, Minn	9,040 00	.....	57,647 90	.....
Mutual Reserve, New York City, N. Y	171,258 37	447,343 59	2,634,619 24	33,204 00
National Accident, Indianapolis, Ind	.....	.....	91,917 07	.....
New England Mutual Accident, Boston, Mass	46,574 50	1,142 50	106,136 03	.....
Northwestern Masonic Aid, Chicago, Ill	74,592 50	.....	1,747,614 67	.....
Preferred Mutual Accident, New York City, N. Y	75,03000	.....	139,375 00	.....
R'y Officials and Employés' Accid't, Indianapolis, Ind	3,215 29	.....	190,946 18	.....
Scandinavian Mutual Aid, Galesburg, Ill	9,987 00	.....	104,357 14	2,300 00
Security Mutual Life, Binghamton, N. Y	8,950 00	14,616 69	58,864 90	.....
Total Abstinence Life, Chicago, Ill	15,710 00	19,415 96	75,580 31	2,962 00
United States Masonic, Council Bluffs, Iowa	20,340 00	.....	185,390 20	.....
United States Mutual Accident, New York City, N. Y	64,048 00	4,046 00	842,701 64	.....
Totals	$907,369 03	$1,309,806 41	$11,739,868 47	$48,658 00
Live Stock Insurance.				
Mutual Reserve, Marshall, Mich	$3,251 20	.....	$195 00	$450 00

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and Mutual Benefit Associations of Michigan and other States, doing business in the December 31, 1890.

Income.			Disbursements.				
Total Paid by Members.	From Other Sources.	Total Income.	Losses and Claims Paid.	Advance Payments Returned.	Total Paid to Members.	All Other Payments.	Total Disbursements.
$2,444 30	$21 16	$2,465 46	$1,910 55	.....	$1,910 55	$373 95	$2,284 50
65,042 20	1,691 97	66,734 17	68,000 00	$125 00	68,125 00	9,766 36	77,891 36
82,032 72	.....	82,032 72	63,375 00	69 32	63,444 32	18,104 84	81,549 16
45,621 92	.....	45,621 92	35,756 15	20 00	35,776 15	9,004 68	44,780 83
9,056 00	6,303 99	15,359 99	1,413 68	312 00	1,725 68	13,573 50	15,299 18
399,798 73	2,141 30	401,940 03	327,500 00	295 66	327,795 66	65,706 15	393,501 81
222,411 83	141,914 58	364,326 41	165,258 00	1,283 00	166,541 00	79,281 17	245,822 17
151,720 64	22,960 99	174,681 63	104,505 00	.....	104,505 00	49,869 78	154,374 78
453,335 71	5,571 32	458,907 03	370,300 00	.....	370,300 00	72,536 03	442,836 03
117,814 46	28,384 64	146,199 10	88,644 87	.....	88,644 87	38,360 61	127,005 48
1,174,494 99	9,396 51	1,183,891 50	888,510 67	a48,982 33	937,493 00	142,060 39	1,079,553 39
560,956 08	13,650 59	574,606 67	300,306 56	3,400 58	303,707 14	187,601 97	491,309 11
56,367 30	1,465 22	57,832 52	50,190 00	.....	50,190 00	5,179 48	55,369 48
1,198,512 07	129,646 37	1,328,158 44	823,085 55	b37,177 17	860,262 72	315,237 71	1,175,500 43
195,357 10	1,594 57	196,951 67	134,826 72	2,578 91	137,405 63	83,894 80	221,300 43
264,820 15	3,637 96	268,458 11	187,871 75	519 41	188,391 16	48,834 93	237,226 09
132,207 45	4,438 99	136,646 44	67,150 00	1,448 00	68,598 00	39,560 99	108,158 99
174,203 00	443 56	174,646 56	50,014 40	474 50	50,488 90	101,936 06	152,424 96
120,492 06	4,248 90	124,740 96	50,144 04	.....	50,144 04	66,731 13	116,875 17
1,229,792 51	25,349 52	1,255,142 03	877,205 05	.....	877,205 05	196,073 11	1,073,278 16
40,294 61	923 67	41,218 28	19,865 57	.....	19,865 57	18,947 78	38,813 35
66,687 90	1,839 60	68,527 50	54,850 00	.....	54,850 00	15,914 43	70,764 43
3,286,425 20	102,423 66	3,388,848 86	2,146,498 05	.....	2,146,498 05	824,760 87	2,971,258 92
91,917 07	.....	91,917 07	34,125 11	.....	34,125 11	56,849 24	90,974 35
153,853 03	306 85	154,159 88	43,899 69	c 786 75	44,686 44	95,671 32	140,357 76
1,822,207 17	15,802 67	1,838,009 84	1,497,133 34	8,713 00	1,505,846 34	252,223 82	1,758,070 16
264,405 00	3,368 95	267,773 95	87,050 03	382 00	87,432 03	178,373 68	265,805 71
194,161 47	15 00	194,176 47	91,180 94	.....	91,180 94	90,320 45	181,501 39
116,644 14	970 30	117,614 44	91,566 66	70 05	91,636 71	21,452 17	113,088 88
82,431 59	4,186 58	86,618 17	29,000 00	27 10	29,027 10	27,248 47	56,275 57
113,667 67	700 12	114,367 79	67,500 00	33 28	67,533 28	38,256 27	105,789 55
205,730 20	29,490 77	235,220 97	162,500 00	.....	162,500 00	54,493 05	216,993 05
910,795 64	47,328 13	958,123 77	384,124 82	.....	384,124 82	516,161 77	900,286 59
$14,005,701 91	$610,218 44	$14,615,920 35	$9,365,262 20	$106,698 06	$9,471,960 26	$3,734,360 96	$13,206,321 22
$3,896 20	.....	$3,896 20	$430 00	$47 05	$477 05	$3,136 84	$3,613 89

a Includes advance deposits and surrendered certificates.
b Includes dividends from accumulated safety fund.
c Includes other fees and assessments returned.

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TABLE XIV.—*Showing Name and Location, and Officers of Co-operative Associations of other States, Authorized to do Business in Michigan, also the Name and Residence of the Attorney of each, upon whom Process can be served.**

Name of Company.	Location.	Incorporated.	Admitted to State.	Officers.		Attorney.	
				President.	Secretary.	Name.	Residence.
Bankers' Life Association	Des Moines, Ia.	July 1, 1879	Mar. 12, 1883	Edward A. Temple	A. C. Stilson	W. C. Carpenter	Detroit.
Bankers' Life Association	St. Paul, Minn.	Aug. 6, 1880	April 1, 1886	Russell R. Dorr	Douglas Putnam	Christian Mack	Ann Arbor.
Bay State Beneficiary Association	Westfield, Mass.	June 2, 1881	Mar. 8, 1886	John R. Reed	R. W. Parks	Frank Bowler	Detroit.
Chicago Guaranty Fund Life Society	Chicago, Ill.	Aug. 25, 1884	April 20, 1888	Henry Booth	Geo. Sherwood	Alden B. Huntley	Kalamazoo.
Covenant Mutual Benefit Association	Galesburg, Ill.	Jan. 9, 1877	Oct. 16, 1882	A. W. Berggren	W. H. Smollinger	William E. Grove	Gd. Rapids.
Fidelity Mutual Life Association	Philadelphia, Pa.	Dec. 2, 1878	Oct. 9, 1883	L. G. Fouse	W. S. Campbell	R. E. Jamieson	Detroit.
German Mutual Benefit Association	Chicago, Ill.	Aug. 16, 1875	Dec. 11, 1884	Martin G. Good	Samuel Wuest	H. C. Klocksiem	Lansing.
Hartford Life and Annuity	Hartford, Conn.	May, 1866	Mar. 1, 1884	H. A. Whitman	Stephen Ball	Frank W. Brown	Detroit.
Home Benefit Association	New York, N. Y.	Dec. 2, 1881	April 30, 1885	William A. Camp	R. D. Dodge	J. C. Chambers	Detroit.
Knights Templars and Masons' Life Indemnity Company	Chicago, Ill.	May 5, 1884	April 25, 1887	Geo. M. Moulton	W. H. Gray	John T. Liggett	Detroit.
Life and Reserve Association	Buffalo, N. Y.	Feb. 3, 1883	Mar. 7, 1887	M. M. Fenner	A. A. Aldrich	Moses Allen	Corunna.
Manufacturers' Accident Indemnity	Geneva, N. Y.	Dec. 9, 1886	Jan. 16, 1888	Thomas Smith	W. D. Chase	D. S. Pearson	Lansing.
Masons' Fraternal Accident	Westfield, Mass.	Aug. 15, 1887	Mar. 2, 1889	Wm. Provin	J. A. Lakin	Dr. J. L. Ambrose	Bay City.
Massachusetts Benefit Association	Boston, Mass.	Feb. 8, 1878	Aug. 17, 1885	G. A. Litchfield	E. S. Litchfield	Roswell Mott	Lansing.
Mercantile Mutual Accident Association	Boston, Mass.	Jan. 4, 1881	Nov. 5, 1885	Wm. B. Brown	Wm. L. Wellman	J. W. Henderson	Flint.
Minnesota Scandinavian Relief Association	Red Wing, Minn.	Feb. 14, 1879	April 22, 1887	Peter Nelson	A. G. Rosing	Fred Sandberg	Remus.
Mutual Reserve Fund Life Association	New York, N. Y.	Feb. 9, 1881	June 22, 1883	Edw. B. Harper	F. T. Braman	Niram A. Fletcher	Gd. Rapids.
National Accident Association	Indianapolis, Ind.	June 1, 1881	Aug. 28, 1883	Theo. P. Haughey	John A. Wilkens	O. A. Doane	Muskegon.
New England Mutual Accident Association	Boston, Mass.	Feb. 29, 1884	Aug. 11, 1885	Augustus P. Martin	Benj. F. Dyer	Levi J. Griffin	Detroit.
Northwestern Masonic Aid Association	Chicago, Ill.	June 27, 1874	Oct. 26, 1883	Daniel J. Avery	James A. Stoddard	C. A. Gower	Lansing.

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Preferred Mutual Accident Association	New York, N. Y.	Oct. 12, 1885	May 1, 1890	P. C. Launsbury	Kimball C. Atwood	J. S. Pierce	Detroit.
Railway Officials' and Employees' Accident Association	Indianapolis, Ind.	June 14, 1889	June 24, 1890	L. D. Hibbard	Wm. K. Bellis	R. C. Ostrander	Lansing.
Scandinavian Mutual Aid Association	Galesburg, Ill.	Sept. 12, 1883	April 8, 1889	S. P. A. Lindahl	Nels Nelson	Rev. Olans Chilleen	Whitehall.
Security Mutual Life Association	Binghamton, N. Y.	Nov. 6, 1886	Mar. 16, 1889	H. J. Gaylord	Chas. M. Turner	E. R. Beecher	Yale.
Total Abstinence Life Association of America	Chicago, Ill.	July 24, 1889	April 3, 1890	Wm. F. Singleton	A. Bonnell	G. H. Holman	Flint.
United States Masonic Benevolent Association	Council Bluffs, Ia.	Feb. 5, 1884	Aug. 20, 1889	Joseph R. Reed	Wm. J. Jameson	Frank E. Robson	Lansing.
United States Mutual Accident Association	New York, N. Y.	Oct. 11, 1877	Dec. 18, 1883	Chas. B. Peet	James R. Pitcher	H. B. Josselyn	Detroit.
Application Statements.							
American Mutual Accident Association	Oshkosh, Wis.	May, 1888	April 7, 1891	J. D. Campbell	W. P. Hobart	Jay P. Lee	Lansing.
Metropolitan Accident Association	Chicago, Ill.	Jan. 20, 1885	April 7, 1891	H. G. Savage	S. Smith	George P. Wanty	Gd. Rapids.
National Accident Society	New York, N. Y.	Nov. 2, 1885	April 8, 1891	John W. Harman	Jos. J. Barnum	Frank Lodge	Detroit.
National Benevolent Association	Minneapolis, Minn.	Mar. 3, 1887	Mar. 20, 1891	P. B. Crane	C. H. Mero	J. A. Bassett	Ironwood.
Odd Fellows' Fraternal Accident Association of America	Westfield, Mass.	April 12, 1887	April 24, 1891	James Noble, Jr.	H. N. Kingsbury	George M. Dewey	Owosso.
United Life Insurance Association	New York, N. Y.	Dec. 2, 1885	April 13, 1891	Peter Bowe	J. Jay Pardee	H. B. Joselyn	Detroit.

*Service of process may also be made upon the Commissioner of Insurance or deputy, under Act 137, Laws of 1887.

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MICHIGAN LIFE INSURANCE COMPANIES

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS

OF THE

MICHIGAN LIFE INSURANCE COMPANIES,

SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER 1890.

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IMPERIAL LIFE INSURANCE COMPANY.

MICHIGAN.

(Incorporated July 26, 1886; commenced business August 2, 1886.)

HOME OFFICE, MCGRAW BUILDING, DETROIT.

CYRENIUS A. NEWCOMB, *President.* - - - - - - - ANSON WARING, *Secretary.*

CAPITAL.

Capital stock paid ..... $118,000.

Balance of net or ledger assets December 31, 1889		$144,120 22	
Deduct profit and loss		2,003 78	
			$142,116 44

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$94,959 18		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent years' insurance	127,778 07		
Total	$222,737 25		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	$163 67		
Total premium income		$222,573 58	
Cash received for interest upon mortgage loans		5,908 65	
Cash received for interest on bonds owned, and dividends on stock		35 00	
Cash received for interest on other debts due the company		819 94	
Total income during the year			229,337 17
Total			$371,453 61

DISBURSEMENTS DURING 1890.

Total amount actually paid for losses and additions		$85,100 00	
Cash dividends paid to policy holders, same applied in payment of premiums		22,175 53	
(Total paid policy holders	$107,275 53)		
Cash paid for commissions to agents		47,600 84	
Cash paid for salaries and travelling expenses of managers of agencies, and general, special and local agents		8,232 05	
Cash paid for medical examiners' fees		4,562 00	
Cash paid for salaries, and other compensation of officers and other office employés		11,683 09	
Cash paid for state and local taxes in state where organized, $2,753.45; taxes, licenses, fines and fees in other states, $4,071.54		6,824 99	
Cash paid for rent		2,140 00	
Cash paid for commuting commissions		1,752 00	
Cash paid for furniture and fixtures, and safes for home and agency offices		374 53	
Cash paid for advertising		1,466 00	
Cash paid for the following items, viz.: legal, $1,228.27; printing, $3,295.55; telegrams, postage, exchange and express, $1,022.79; miscellaneous, $1,280.50		6,822 11	
(Total expenses of management	$91,457 61)		
Total disbursements during the year			198,733 14
Balance December 31, 1890			$172,720 47

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ASSETS AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens	$111,465 42
Cash in company's office, $476.79; cash deposited in bank, $58,076.48; total cash	58,553 27
Bills receivable, $100; agents' ledger balances, $2,601.78; total	2,701 78
Total net or ledger assets as per balance	$172,720 47

OTHER ASSETS.

Interest due, $1,328.26, and accrued, $2,808.43 on bonds and mortgages		$4,136 69	
Gross premiums due and unreported on policies in force December 31, 1890	$51,622 78		
Gross deferred premiums on policies in force December 31, 1890	4,703 13		
Total	$56,325 91		
* Deduct the loading on above gross amount	11,265 18		
Net amount of uncollected and deferred premiums		45,060 73	
Furniture, Fixtures and safes, $1,816.89; commuted commissions, $1,752		3,568 89	
Total of other assets			52,766 31
Total assets			$225,488 78
Deduct items not admitted			6,270 67
Total admitted assets			$219,216 11

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$1,816 89
Commuted commissions	1,752 00
Agent's balances	2,601 78
Bills receivable	100 00
Total items not admitted	$6,270 67

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Michigan insurance department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*	$66,557 94
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due	26,250 00
Total liabilities (except capital stock)	$92,807 94

Surplus as regards policy-holders, $126,408.17, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELLED AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$245,500	$50,000	$9,719,600	$10,015,100
New policies	903,000	39,500	5,189,500	6,132,000
Old revived	----------	----------	1,000	1,000
Totals	$1,148,500	$89,500	$14,910,100	$16,148,100
Ceased to be in force.				
By death	----------	----------	$85,500	$85,500
By maturity	----------	----------	1,941,500	1,941,500
By lapse	$72,000	$9,000	110,000	191,000
By change and decrease	4,500	1,500	107,500	113,500
Not taken	178,500	20,000	1,155,000	1,353,500
Totals	$255,000	$30,500	$3,399,500	$3,685,000
Amount in force at end of the year	$893,500	$59,000	$11,510,600	$12,463,100
Reinsured	----------	----------	5,000	----------

* Twenty per cent deducted by the company.

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BUSINESS IN MICHIGAN 1890.

	No.	Amount.
Policies in force December 31, 1889	849	$2,239,500
Policies issued during the year	105	289,500
Total	954	$2,529,000
Deduct ceased to be in force	156	425,500
In force December 31, 1890	798	$2,103,500
Losses and claims paid during the year	12	19,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		$43,341 62

MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

MICHIGAN.

(Incorporated November 6, 1867; commenced business November 12, 1867.)

HOME OFFICE, No. 150 JEFFERSON AVENUE, DETROIT.

J. S. FARRAND, *President*. - - - - - - - - - - - O. R. LOOKER, *Secretary*.

CAPITAL.

Capital stock paid		$250,000	
Balance of net or ledger assets December 31, 1889		$2,403,102 32	
Deduct profit and loss		270 94	
			$2,402,831 38

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$192,751 0		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	564,507 26		
Total	$757,258 76		
Deduct amount of premiums paid to other companies for reinsurance, on policies in this company	10,062 78		
Total premium income		$747,195 98	
Cash received for interest upon mortgage loans; Cash received for interest on bonds owned, and dividends on stock; Cash received for interest on premium notes, loans, or liens; Cash received for interest on other debts due the company; Cash received for rents for use of company's property; Cash received as discount on claims paid in advance; Cash received for profits on bonds or stocks, *actually sold*		149,482 70	
Total income during the year			896,678 68
Total			$3,299,510 06

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$166,204 43
Cash paid for matured endowments and additions	71,100 54

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Total amount actually paid for losses and matured endowments		$237,304 97	
Cash paid to policy-holders for deposits returned		20 67	
Cash paid for surrendered policies		8,366 32	
Cash dividends paid to policy-holders, same applied in payment of premiums		65,561 00	
(Total paid policy-holders	$311,252 96.)		
Cash paid stock-holders for interest or dividends		17,500 00	
Cash paid for commissions to agents		136,414 08	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		22,670 37	
Cash paid for medical examiners' fees		8,961 00	
Cash paid for salaries, and other compensation of officers and other office employés		18,472 29	
Cash paid for State and local taxes in State where organized, $5,200.63; taxes, licenses, fines, and fees in other States, $14,242.83		19,443 46	
Cash paid for rent	7,360 57		
Cash paid for advertising		3,330 48	
Cash paid for the following items, viz.: legal expenses and attorney fees, $4,866.19; printing and court documents, $5,524.05; postage, express and exchange, $3,709.49; stationery, office supplies and receivers' fees, $7,315.92; total		21,415 65	
(Total expenses of management	$238,067 90.)		
Total disbursements during the year			$566,820 86
Balance Dec. 31, 1890			$2,732,689 20

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unencumbered, *cost* value		$163,519 09
Loans secured by mortgages of real estate, first liens		2,224,835 11
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $10,000		6,000 00
Loans made in cash to policy-holders on this company's policies		230,769 89
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness		5,337 08

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	*Market Value.*	
United States bonds	$1,923 75	$1,923 75	1,923 75
Cash deposited in banks			69,219 68
Bills receivable, $27,551.55; agents' ledger balances, $3,533.05; total			31,084 60
Total net or ledger assets as per balance			$2,732,689 20

OTHER ASSETS.

Interest due, $29,438.76 and accrued, $41,328.43 on bonds and mortgages		$70,767 19	
Interest accrued on bonds and stocks		90 06	
Interest due, $10,952.04 and accrued, $3,780.63 on premium notes, loans or liens		14,732 67	
Rents accrued on company's property or lease		1,822 00	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$196,692 82		
Gross deferred premiums on policies in force Dec. 31, 1890	37,622 26		
Total	$234,315 08		
* Deduct the loading on above gross amount	46,863 01		
Net amount of uncollected and deferred premiums		187,452 07	
Total of other assets			274,863 93
Total assets			$3,007,553 13
Deduct items not admitted			31,084 60
Total admitted assets			$2,976,468 53

* 20 per cent deducted by the company.

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ITEMS NOT ADMITTED.

Agent's balances	$3,533 05
Bills receivable	27,551 55
Total items not admitted	$31,084 60

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Michigan Insurance Department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*	$2,549,799 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	17,783 36
Amount of any other liability of the company, viz.: policy-holders for deposits	413 82
Total liabilities (except capital stock)	$2,567,996 18

□ Surplus as regards policy-holders, $408,472.35, on the basis of admitted assets.

Exhibit of Amount of Policies Including Additions in Force at the End of the Previous Year, and of the Amount Written, Canceled, and in Force at End of Year.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$5,367,292	$13,241,611	$1,569,750	$194,978	$20,373,631
New policies	542,360	4,266,189	321,250	44,880	5,174,679
Old policies restored	4,856	48,110	12,474	302	65,742
Old increased	120	6,682	.....	.....	6,802
Transferred forms	12,500	54,500	5,000	23	72,023
Transferred States	41,500	210,149	13,000	1,907	266,556
Totals	$5,968,628	$17,827,241	$1,921,474	$242,090	$25,959,433
Ceased to be in force.					
By death	$80,148	$49,433	$30,974	$2,012	$162,567
By default	51,608	198,685	.....	1,770	252,063
By surrender	41,633	471,754	24,800	4,404	542,591
By lapse	164,250	856,097	1,000	574	1,021,921
By expiry	.....	12,670	9,000	58	21,728
By change and decrease	5,000	28,500	1,500	.....	35,000
By transfer	62,000	261,649	13,000	1,931	338,580
Re-conversion additions	.....	.....	.....	5,270	5,270
Not taken	92,000	610,000	55,000	.....	757,000
Totals	$496,639	$2,488,788	$135,274	$16,019	$3,136,720
Amount in force at the end of the year	$5,471,989	$15,338,453	$1,786,200	$126,071	$22,822,713

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	3,553	$7,359,582 48
Policies issued during year	559	1,183,505 51
Total	4,112	$8,543,087 99
Deduct ceased to be in force	405	767,727 22
In force Dec. 31, 1890	3,707	$7,775,360 77
Losses and claims paid during the year	46	68,458 88

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $306,717 78

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LIFE
INSURANCE COMPANIES
OF OTHER STATES.

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF LIFE INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO TRANSACT BUSINESS IN THIS STATE, AND SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1890.

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ÆTNA LIFE INSURANCE COMPANY.

CONNECTICUT.

(Incorporated 1820; commenced business 1850.)

HOME OFFICE, No. 218 MAIN ST., HARTFORD, CONN.

MORGAN G. BULKELEY, *President.* - - - - J. L. ENGLISH, *Secretary.*

Attorney for Michigan, DAVID A. PIERSON, of Detroit.

CAPITAL.

Capital stock paid	$1,250,000.	
Balance of net or ledger assets December 31, 1889		$33,239,933 93

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$593,821 18		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent years' insurance	3,417,097 12		
Total	$4,010,918 30		
Deduct amount of premiums paid to other companies for re-insurance on policies in this company, less $515 dividends thereon	692 80		
Total premium income		$4,010,225 50	
Cash received for interest upon mortgage loans		1,060,851 69	
Cash received for interest on bonds owned, and dividends on stock		568,170 72	
Cash received for interest on premium notes, loans, or liens		69,396 52	
Cash received for interest on other debts due the company		24,683 39	
Cash received for rents for use of company's property		22,405 73	
Cash received as discount on claims paid in advance		6,033 59	
Cash received for interest on deposits		34,554 38	
Total income during the year			5,796,322 02
Total			$39,036,255 95

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$1,400,278 94		
Premium notes, loans or liens used in payment of the same	51,234 50		
Cash paid for matured endowments and additions	1,110,626 40		
Premium notes, loans, or liens used in payment of same	19,396 45		
Total	$2,581,496 29		
Deduct amount received from other companies for losses or claims on policies of this company re-insured, of which $1,957 is for matured endowments	5,724 00		
Total amount actually paid for losses and matured endowments		$2,575,712 29	
Cash paid for surrendered policies		127,856 01	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		22,152 31	
Cash surrender values, including reconverted additions applied in payment of premiums		195,255 61	
Cash dividends paid to policy-holders, same applied in payment of premiums		561,616 68	
Premium notes, loans, or liens used in payment of dividends to policy-holders		73,821 39	
(Total paid policy-holders	$3,556,414 29)		
Cash paid stock-holders for interest or dividends		125,000 00	
Cash paid for commissions to agents		511,876 31	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		24,391 89	
Cash paid for medical examiners' fees		35,322 83	

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Cash paid for salaries, and other compensation of officers and other office employés	$34,008 12	
Cash paid for State and local taxes in State where organized, $65,128.88; taxes, licenses, fines, and fees in other States, $38,931.45	104,060 33	
Cash paid for rent	10,994 34	
Cash paid for furniture and fixtures, and safes for home and agency offices	995 88	
Cash paid for advertising	10,271 13	
Cash paid for the following items, viz.: supplies, $22,255.08; postage, $20,921.45; printing, $4,042.62; express, $4,791.59; exchange, $2,033.46; stationery, $3,698.34; telegraph, $831.93; legal, $7,607.51; incidental, $5,828.16; profit and loss, $40.00	72,050 12	
(Total expenses of management $853,966.45)		
Total disbursements during the year		$4,535,380 74
Balance Dec. 31, 1890		$34,500,875 21

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$628,660 39
Loans secured by mortgages of real estate, first liens	17,308,560 08
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $838,897.00	494,028 31
Loans made in cash to policy-holders on this company's policies	314,165 62
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	1,109,095 73

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	*Market Value.*
Bank Stocks:		
Connecticut River Banking Company	$20,365 00	$11,750 00
Metropolitan Bank, New York	5,587 50	525 00
Phœnix National Bank, Hartford	124,285 50	119,340 00
Mercantile National Bank, Hartford	42,885 25	36,000 00
City Bank, Hartford	60,900 75	46,144 00
Hartford National Bank, Hartford	107,720 25	116,250 00
First National Bank, Hartford	92,060 66	78,234 00
National Exchange Bank, Hartford	93,729 80	100,880 00
American National Bank, Hartford	93,576 87	107,736 00
Farmers & Mechanics' National Bank, Hartford	83,664 25	40,339 00
Suffield National Bank, Suffield	8,375 00	9,900 00
New Britain National Bank, New Britain	28,450 00	27,500 00
Charter Oak National Bank, Hartford	97,572 25	87,780 00
Ætna National Bank, Hartford	79,969 46	77,000 00
Hartford Trust Company, Hartford	25,065 00	31,200 00
United States Bank, Hartford	5,262 50	16,250 00
Rockville National Bank, Rockville	20,000 00	25,000 00
Security Company, Hartford	10,000 00	13,000 00
	$999,470 04	$954,928 00
United States Government Bonds:		
United States Funded Loan 4½ bonds	$567,925 00	$558,900 00
U. S. Funded Loan, 4 per cent	407,950 00	496,100 00
	$975,875 00	$1,055,000 00
Railroad and other Stocks and Bonds:		
Connecticut River Railroad stock	$39,372 25	$81,280 00
Ætna Fire Insurance stock	19,236 68	21,840 00
N. Y., N. H. & Hartford R. R. stock	215,534 00	352,410 00
Columbus & Indianapolis R. R. bonds	45,000 00	51,000 00
Cincinnati & Indiana R. R. bonds	20,675 00	24,480 00
Cleveland, Painesville & Ashtabula R. R. bonds	13,671 25	15,120 00
Union Pacific R. R. bonds	30,690 00	32,700 00
Keokuk & Des Moines R. R. bonds	.....	16,275 00
" " " stock, pref.	22,033 20	819 00
" " " " com.		
Cleveland & Pittsburg R. R. bonds	747 50	1,000 00
Atlantic Dock bonds	25,000 00	27,000 00
Chicago, Milwaukee & St. Paul R. R. bonds	25,000 00	28,000 00
Vermont Valley R. R. bonds	150,750 00	159,000 00
Chicago, Burlington & Quincy R. R. stock	12,687 50	10,670 00
N. Y. Central & Hudson River R. R. stock	25,000 00	20,400 00
Union Pacific R. R. stock	18,625 00	9,200 00
Terre Haute & Logansport R. R. bonds	100,000 00	110,000 00
Hartford & New York Transportation Co.	12,000 00	12,000 00
	$776,022 38	$973,191 00

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State, City, County and Town Bonds:	*Cost Value.*	*Market Value.*
City of Brantford	97,500 00	$100,000 00
Province of Manitoba	149,898 84	163,240 00
South Carolina State	29,410 00	29,269 75
Virginia State	23,357 94	15,732 00
Tennessee State	25,100 00	20,080 00
Connecticut State	350,000 00	357,000 00
Mississippi State	10,000 00	10,000 00
Mobile city	140,500 00	126,450 00
Hartford non-taxable city	68,950 00	77,280 00
" capitol city	87,740 00	98,560 00
" funded city	163,620 00	180,600 00
Louisville city	89,750 00	115,000 00
Kansas city	90,500 00	115,000 00
New Britain city	130,689 00	149,500 00
Peoria city	8,200 00	14,700 00
Council Bluffs city	7,500 00	7,500 00
Plattsmouth, Neb., city	23,000 00	23,000 00
London, Ont., city	75,000 00	75,750 00
Beardstown city	2,980 00	5,000 00
New Boston city	8,000 00	8,000 00
Jersey City city	122,900 00	133,900 00
Ottawa city	133,000 00	143,640 00
Newark city	172,015 00	196,260 00
Indianapolis city	427,570 00	484,000 00
Quincy city	11,564 00	24,000 00
Milwaukee water city	63,500 00	69,300 00
Cincinnati city	100,000 00	130,000 00
St. Paul city	52,250 00	64,800 00
St. Paul, Neb., city	20,000 00	20,000 00
Webster city	37,950 00	37,950 00
Hull city	40,000 00	41,200 00
Girard city	5,000 00	5,000 00
Oxford city	9,800 00	10,000 00
Lincoln city	29,500 00	30,975 00
Olathe City city	12,000 00	12,000 00
Emporia city	20,509 00	20,500 00
Hartland city	10,000 00	10,000 00
Wymore city	5,000 00	5,000 00
Audobon city	5,000 00	5,000 00
Ness City city	11,875 00	12,500 00
Russell city	5,000 00	5,000 00
Montreal Harbor city	60,000 00	64,800 00
Lincoln city	11,880 00	12,060 00
Quebec city	40,000 00	41,500 00
Stratford city	21,000 00	22,470 00
Toronto city	100,667 00	102,200 00
Winfield city	10,000 00	10,000 00
Dighton city	6,000 00	6,000 00
Kendallville city	13,000 00	12,000 00
Wichita city	46,000 00	50,600 00
Quebec government	207,500 00	222,400 00
Hartford City Salt Company	15,000 00	15,000 00
Cimarron city	10,000 00	9,500 00
David city	6,300 00	7,000 00
Ellsworth city	37,360 00	40,500 00
Superior city	13,000 00	13,000 00
Seneca city	9,500 00	9,500 00
Pratt city	12,900 00	14,250 00
Burrton city	12,880 00	13,300 00
Lyons city	32,200 00	33,250 00
Canton city	6,405 00	6,650 00
Norton city	16,400 00	17,000 00
Kingman city	10,000 00	10,000 00
South Hutchinson city	3,500 00	3,500 00
Loup City city	6,000 00	6,000 00
Conway Springs city	13,000 00	13,000 00
Douglass city	11,000 00	11,000 00
Coolidge city	10,000 00	10,000 00
Johnson city	7,350 00	7,000 00
Englewood city	4,300 00	4,000 00
Seward city	13,500 00	15,000 00
Governor's Foot Guard	10,000 00	10,000 00
City of Alma	3,122 50	3,350 00
City of Orleans	3,500 00	3,500 00
City of Hastings	54,000 00	57,000 00
Monroe county	35,000 00	42,000 00
Ford county	45,500 00	52,500 00
Macoupin county	7,400 00	32,700 00
Mason and Tazewell county	37,000 00	38,250 00
Mason and Tazewell county	13,000 00	13,650 00
Sangamon county	46,000 00	50,000 00
Gallatin county	10,000 00	11,000 00
Madison, N. J., county	49,543 75	52,300 00
Ramsey county	32,000 00	33,320 00
Howard county	20,000 00	21,000 00
Moultrie county	20,000 00	20,000 00

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State, City, County and Town Bonds:	*Cost Value.*	*Market Value.*
Ellsworth county	$26,000 00	$27,300 00
Lyon county	35,000 00	22,750 00
Monroe county	3,000 00	3,000 00
Pawnee county	25,000 00	25,500 00
Harper county	11,500 00	12,075 00
Clay county	5,000 00	5,000 00
Stafford county	5,000 00	5,250 00
Benton county	15,000 00	15,450 00
St. Clair drainage	20,000 00	21,500 00
Hunt Drainage Dist.	24,250 00	25,750 00
Drainage Dist. No. 3	3,380 00	3,380 00
Union Drainage Dist.	5,800 00	5,775 00
Ulysses city	9,500 00	9,500 00
Reno county	20,500 00	21,525 00
Seward county	47,000 00	47,000 00
Clay county	24,125 00	26,250 00
Jackson county bridge	7,000 00	7,000 00
Paris town	21,000 00	21,000 00
Hartford town	35,600 00	35,560 00
Georgetown town	6,000 00	6,000 00
Mt. Pulaski town	5,000 00	5,250 00
Grant town	30,000 00	31,500 00
Urbana town	3,500 00	3,500 00
Lennox town	3,500 00	3,500 00
Mattoon town	20,250 00	27,810 00
Meade county	23,000 00	22,000 00
Gray county	7,500 00	7,500 00
Nickerson city	10,000 00	10,000 00
Lakin township	10,000 00	8,000 00
Muncie city	20,000 00	20,000 00
Ironwood city	20,000 00	20,000 00
Meade Centre township	16,000 00	16,000 00
Jackson town	9,900 00	10,000 00
Kirklin town	2,000 00	2,000 00
Coatsoock town	21,000 00	21,000 00
Breckenridge town	5,000 00	5,000 00
Galva town	14,700 00	15,450 00
Lake Fork town	12,593 73	12,593 73
Montrose county	6,000 00	6,060 00
Huntington county	4,500 00	4,500 00
Las Animas county	17,200 00	17,200 00
Goodland city	9,000 00	9,000 00
Pawnee city	4,000 00	4,000 00
Greenfield city	2,675 70	2,675 70
Dalles city	50,000 00	55,000 00
Anthony city	19,000 00	20,000 00
Harper city	19,000 00	20,000 00
Beatrice city	10,000 00	10,000 00
Goldendale city	12,500 00	12,500 00
Tipton city	11,450 00	11,450 00
Keithsburgh town	23,000 00	23,690 00
Ross town	23,712 00	24,423 36
Levis town	32,000 00	30,400 00
Stewart town	3,000 00	3,000 00
Highland town	10,000 00	10,000 00
Newman & Fullerton town	4,000 00	4,000 00
Rock Creek town	28,710 00	29,000 00
Sprague town	40,133 33	42,000 00
Province of Quebec town	153,187 50	168,300 00
Bloomfield town	40,824 00	40,000 00
Dodge town	3,000 00	3,000 00
Champaign town	53,500 00	56,175 00
Mt. Forest town	20,000 00	20,600 00
Sangamon town	4,000 00	4,000 00
Pleasant town	35,350 00	35,000 00
Hager Slough town	5,000 00	5,000 00
Boone town	13,000 00	13,000 00
Creek town	14,000 00	14,000 00
North Baltimore town	6,000 00	6,000 00
Reeder town	15,840 00	16,000 00
Jefferson town	6,000 00	6,000 00
Humeston town	2,500 00	2,500 00
Great Bend town	6,000 00	6,000 00
Harlan town	6,600 00	6,600 00
Edgewood Village town	2,000 00	2,000 00
Tuscola town	10,000 00	10,300 00
Butler town	13,000 00	13,000 00
Emmetsburg town	4,000 00	4,000 00
Allerton town	2,500 00	2,500 00
Coldwater town	10,000 00	10,000 00
Lamard town	7,000 00	7,210 00
Wild Cat town	3,000 00	3,000 00
Hubbard town	3,000 00	3,000 00
Fond du Lac town	45,000 00	47,250 00
Sabula town	3,000 00	3,000 00
Neodesha town	12,000 00	12,000 00
Baxter Springs town	20,500 00	20,500 00

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State, City, County and Town Bonds:	*Cost Value.*	*Market Value.*
Monroe Township town	$38,610 00	$39,000 00
Morton Township town	8,550 00	9,000 00
Henderson town	4,750 00	5,000 00
Lockridge town	7,600 00	8,000 00
Stranger town	9,600 00	10,000 00
Washington town	14,400 00	15,000 00
Washington town	31,300 00	35,000 00
Rolling Prairie town	18,000 00	18,000 00
Cicero town	8,500 00	8,500 00
Hayes town	17,575 00	18,240 00
McFadden town	9,500 00	9,600 00
Leroy town	7,600 00	7,680 00
Tonganoxie town	19,200 00	19,200 00
Eagle Township town	13,800 00	14,400 00
Valley Center Township town	9,200 00	9,600 00
Richland Township town	12,040 00	13,800 00
Little River Township town	21,160 00	23,000 00
Victoria Township town	20,240 00	22,000 00
Liberty Township town	7,600 00	8,000 00
Burrton Township town	23,920 00	23,400 00
Green Garden Township town	13,800 00	15,000 00
Phillipsburg Township town	9,150 00	10,000 00
Plum Township town	12,900 00	15,000 00
Center Township town	41,860 00	45,000 00
Jefferson Township town	7,600 00	7,680 00
Lake Township town	17,480 00	18,240 00
Richland Township town	12,352 50	12,825 00
Lincoln Township town	13,800 00	15,000 00
Elk Creek Township town	7,600 00	7,680 00
Limestone Township town	13,725 00	14,400 00
Esbon Township town	8,600 00	9,600 00
Groveland Township town	13,760 00	15,360 00
Banner Township town	13,760 00	15,360 00
Banner Township town	10,925 00	11,040 00
Hamson Township town	18,000 00	19,200 00
Valparaiso Township town	5,500 00	5,500 00
Haynesville Township town	17,100 00	18,240 00
Turkey Creek Township town	2,707 50	2,880 00
May Township town	4,061 25	4,320 00
Pleasant Valley Township town	3,900 00	3,900 00
Antelope Township town	4,512 50	4,800 00
Little Blue Township town	2,707 50	2,880 00
Alma Township town	5,866 25	6,240 00
Township G Township town	9,000 00	9,600 00
Franklin Township town	6,300 00	6,720 00
Township M Township town	9,000 00	9,600 00
Township L Township town	4,500 00	4,800 00
Township B Township town	9,000 00	9,600 00
Brown Township town	5,400 00	5,760 00
New York Township town	9,000 00	9,600 00
Baker Township town	9,000 00	9,600 00
Henderson Township town	4,500 00	4,800 00
Thayer Township town	4,500 00	4,800 00
Stewart Township town	9,000 00	9,600 00
Union Township town	5,400 00	5,760 00
Bone Creek Township town	9,000 00	9,600 00
Read Township town	9,000 00	9,600 00
Olive Township town	5,400 00	5,760 00
Oak Creek Township town	5,400 00	5,760 00
Stromburg Village town	12,000 00	12,000 00
Village of Ord town	4,000 00	4,000 00
Bowen Precinct town	10,000 00	10,000 00
Victor Precinct town	15,000 00	15,000 00
Fairmouth Precinct town	27,075 00	28,800 00
Lincoln Precinct town	6,300 00	6,720 00
Centre Precinct town	6,300 00	6,720 00
Twin Grove Precinct town	9,000 00	9,600 00
Madison Precinct town	4,500 00	4,800 00
Harvard Precinct town	22,500 00	24,000 00
Nova Precinct town	3,840 00	3,840 00
Geneva Precinct town	13,500 00	14,400 00
Exeter Precinct town	18,000 00	19,200 00
Ainsworth Precinct town	10,550 00	10,000 00
Coolidge Bridge town	8,400 00	8,000 00
School District No. 5	620 00	600 00
School District No. 1	8,500 00	8,500 00
School District No. 18	6,000 00	6,000 00
School District No. 9	10,000 00	10,000 00
School District No. 8	4,000 00	4,000 00
School District No. 5	10,400 00	10,000 00
School District No. 6 (Kansas)	1,000 00	1,000 00
School District No. 6 (Illinois)	500 00	500 00
School District No. 2	4,900 00	4,900 00
School District No. 19	10,000 00	10,000 00
School District No. 6 (Grove Co., Kansas)	4,500 00	4,500 00
Marcus School District School	3,000 00	3,000 00
Creston School	19,000 00	19,190 00

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State, City, County and Town Bonds:	*Cost Value.*	*Market Value.*
Spring Creek School	$3,000 00	$3,000 00
Spring Creek Precinct School	5,760 00	5,760 00
Cedar Rapids School	147,000 00	149,940 00
Ida Grove School	17,000 00	17,000 00
Glad Brook School	2,500 00	2,500 00
Centreville School	17,000 00	17,000 00
Hampton School	7,500 00	7,500 00
South Bend School	1,000 00	1,000 00
Defiance School	2,943 00	3,000 00
Batavia School	10,000 00	10,000 00
Sidell School	2,700 00	2,700 00
Alta School	4,000 00	4,000 00
Portland School	9,000 00	9,000 00
Odebolt School	3,250 09	3,250 00
Spencer School	4,000 00	4,000 00
South English School	1,000 00	1,000 00
Camargo School	4,000 00	4,120 00
Van Horn School	2,500 00	2,500 00
Garwin School	200 00	200 00
Oxford Junction School	5,000 00	5,000 00
Snow Hill School	4,200 00	4,200 00
Chariton School	5,000 00	5,000 00
Clearfield School	1,700 00	1,700 00
School District No. 37 School (Neb.)	8,500 00	8,500 00
School District Nos. 4 and 77 School	4,000 00	4,000 00
Dunlap School	7,000 00	7,000 00
Imogene School	1,000 00	1,000 00
School District No. 10 School	2,000 00	2,000 00
Lineville School	4,000 00	4,000 00
Panora School	4,500 00	4,500 00
Saline County School	1,859 65	1,859 65
School District No. 42 School	5,000 00	5,000 00
Lebanon School	22,500 00	22,500 00
Inlet Swamp Drainage	8,800 00	8,800 00
City of Victoria city	80,000 00	86,000 00
City of Ossawatomie city	20,000 00	20,000 00
Hamilton county	40,000 00	34,000 00
City of Downs city	29,100 00	30,000 00
Beaver Precinct	14,090 00	14,440 00
Lincoln Township	6,720 00	7,000 00
Jefferson Precinct	4,800 00	4,800 00
City of Sante Fe city	4,500 00	4,500 00
Fargo township	15,000 00	14,250 00
Stanton county	11,700 00	12,000 00
Haskell county	10,000 00	10,000 00
Lane county	33,000 00	33,000 00
Vancouver city	225,000 00	245,812 50
St. Hyacinthe city	30,000 90	30,000 00
Enterprise city	10,000 00	10,200 00
Three Rivers city	32,500 00	35,262 50
Sault St. Marie city	20,000 00	21,200 00
Springfield, Kansas, city	16,000 00	15,200 00
Lincoln Precinct	4,800 00	4,800 00
Anthony township	2,850 00	3,000 00
Spring township	12,850 00	13,000 00
Grant township	12,255 00	12,900 00
Sheridan township	2,070 00	2,070 00
Ford township	14,700 60	14,400 00
Owego township	8,000 00	8,000 00
Valley township	2,375 00	2,400 00
Newman Township Drainage No. 3	10,000 00	10,000 00
Young America Township Drainage No. 1	30,000 00	30,600 00
Beaver Lake Township Drainage	28,000 00	28,560 00
Iroquois County Drainage District No. 1	11,000 00	11,330 00
Indian Grave Drainage District	11,300 89	11,650 41
Nelson Precinct	22,000 00	22,000 00
Nichols Precinct	7,000 00	7,000 00
Ainsworth village	8,000 00	8,000 00
North St. Paul village	22,000 00	22,000 00
Atkinson village	7,000 00	7,000 00
Valentine village	8,400 00	8,400 00
Parkdale town	74,847 74	74,847 74
City of St. Thomas	125,000 00	125,000 00
West Toronto Junction	99,167 73	99,167 73
Town of Windsor, Ontario	107,761 03	113,687 88
City of Kingston, Ontario	11,763 99	12,116 90
City of Bellville, Ontario	50,000 00	52,375 00
Hartford City	250,000 00	250,000 00
N. Y., N. H. & H. R. R.	350,000 00	350,000 00
Angus School	5,000 00	5,000 00
	$8,798,075 32	$9,262,914 85

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Recapitulation:	*Cost Value.*	*Market Value.*	
Bank stocks	$999,470 04	$954,928 00	
U. S. Government bonds	975,875 00	1,055,000 00	
Railroad and other stocks and bonds	776,022 38	973,194 00	
State, City, County and Town bonds	8,798,075 32	9,282,914 85	
Totals (carried out at *cost* value)	$11,549,442 74	$12,266,036 85	$11,549,442 74

Cash in company's office, $15,332.29; cash deposited in banks, $3,081,590.05; total cash 3,096,922 34

Total net or ledger assets as per balance $34,500,875 21

OTHER ASSETS.

Interest due, $28,760.39 and accrued, $173,457.32 on bonds and mortgages		$202,217 71	
Interest due, $14,075.00 and accrued, $85,538.31 on bonds and stocks		99,613 31	
Interest accrued on collateral loans		19,738 08	
Interest accrued on premium notes, loans or liens		165,385 89	
Due from other companies for losses or claims on policies of this company re-insured		716,594 11	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$127,626 75		
Gross deferred premiums on policies in force Dec. 31, 1890	233,095 82		
Total	$360,722 57		
*Deduct the loading on above gross amount	72,144 51		
Net amount of uncollected and deferred premiums		288,578 06	
Total of other assets			1,492,127 16
Total assets			$35,993,002 37

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Connecticut insurance department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*		$27,948,392	
Deduct net value of risks of this company reinsured in other solvent companies		44,302	
Net reinsurance reserve			$27,904,090 00
Claims for death losses due and unpaid		$15,906 00	
Claims for matured endowments due and unpaid		45,819 00	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due		125,288 80	
Claims for death losses, and other policy claims resisted by the company		30,500 00	
Total policy claims			217,513 80
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders			213,303 82
Amount of any other liability of the company, viz.: premiums paid in advance			11,463 66
Bills payable			6,164 98
Total liabilities (except capital stock)			$28,352,536 26

Surplus as regards policy-holders, $7,640,466.11, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*Term.*	*Total Am't.*
In force at end of previous year	$50,966,610	$39,795,308	$19,907,801	$110,669,719
New policies	2,600,929	10,892,589	7,713,184	21,206,702
Old revived, Old increased,	38,574	39,595	121,950	200,119
Totals	$53,606,113	$50,727,492	$27,742,935	$132,076,540

* 20 per cent deducted by the company.

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Ceased to be in force.	*Whole Life.*	*Endowment.*	*Term.*	*Total Am't.*
By death	$1,014,633	$271,513	$156,250	$1,442,396
By maturity	----------	1,112,582	----------	1,112,582
By surrender	521,207	440,760	685,760	1,647,727
By lapse	784,651	1,951,260	2,077,150	4,813,061
By change and decrease	3,077	134,086	13,500	150,663
By expiry	----------	----------	1,376,584	1,376,584
Not taken	462,600	2,202,145	1,212,400	3,877,145
Totals	$2,786,168	$6,112,346	$5,521,644	$14,420,158
Amount in force at end of the year	$50,819,945	$44,615,146	$22,221,291	$117,656,382

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	1,019	$1,571,047
Policies issued during year	194	389,549
Total	1,213	$1,960,596
Deduct ceased to be in force	120	193,904
In force Dec. 31, 1890	1,093	$1,766,692
Losses and claims paid during the year	27	19,513 75

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash, $44,513.24; notes and credits, $1,547.21; total $46,060 45

BERKSHIRE LIFE INSURANCE COMPANY,

MASSACHUSETTS.

(Incorporated May, 1851; commenced business September 4, 1851.)

HOME OFFICE, PITTSFIELD.

WM. R. PLUNKETT, *President.* - - - - - - - - - JAMES W. HULL, *Secretary.*

Attorney for Michigan, F. E. DRIGGS, of Detroit.

CAPITAL.

Capital stock paid ..... $25,500.

Balance of net or ledger assets December 31, 1889		$4,222,826 27	
Decrease in funds held to cancel contingent liabilities		463 21	
			$4,222,363 06

INCOME DURING 1890.

Cash (including notes), received for premiums, without deduction for commissions or other expenses for first year's insurance	$291,137 45		
Cash (including notes), received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	750,569 28		
Total	$1,041,706 73		
Deduct amount of premiums paid to other companies for reinsurance, on policies in this company, less $2,453.94 dividends thereon	21,124 83		
Total premium income		$1,020,581 90	
Cash received for interest upon mortgage loans		144,053 69	
Cash received for interest on bonds owned, and dividends on stock		28,072 82	
Cash received for interest on premium notes, loans, or liens		7,959 43	
Cash received for interest on other debts due the Company		19,251 91	
Cash received for rents for use of company's property		18,087 86	
Total income during the year			1,238,007 61
Total			$5,460,370 67

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DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$305,221 11		
Premium notes, loans, or liens used in payment of the same	3,823 89		
Cash paid for matured endowments and additions	84,098 06		
Premium notes, loans, or liens used in payment of same	942 94		
Total amount actually paid for losses and matured endowments		$394,086 00	
Cash paid for surrendered policies		165,729 04	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		11,593 31	
Cash surrender values, including reconverted additions applied in payment of premiums		1,571 94	
Cash dividends paid to policy-holders, same applied in payment of premiums		126,909 15	
(Total paid policy-holders	$699,889 44)		
Cash paid stock-holders for interest or dividends		1,785 00	
Cash paid for commissions to agents		126,922 87	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		27,808 81	
Cash paid for medical examiners' fees		13,182 00	
Cash paid for salaries, and other compensation of officers and other office employes		26,929 21	
Cash paid for state and local taxes in state where organized, $5,684.76; taxes, licenses, fines, and fees in other states, $10,204.94		15,889 70	
Cash paid for rent		7,681 52	
Cash paid for advertising		5,690 17	
Cash paid for the following items, viz.: miscellaneous expenses		21,569 82	
(Total expenses of management	$245,664 10)		
Total disbursements during the year			$947,338 54
Balance December 31, 1890			$4,513,032 13

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unencumbered, *cost* value	$452,765 63
Loans secured by mortgages of real estate, first liens	2,525,455 25
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $780,461	587,875 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	133,263 99

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	*Market Value.*	
STOCK:			
Pittsfield National Bank	$38,590 00	$45,000 00	
Agricultural National Bank	60,000 00	73,500 00	
Adams National Bank	31,250 00	36,250 00	
Berkshire R. R.	13,915 00	13,915 00	
Stockbridge & Pittsfield R. R.	21,275 00	21,275 00	
New York Central & Hudson River R. R.	20,550 00	20,300 00	
Commercial Union Telegraph Co.	1,000 00	1,000 00	
BONDS:			
United States registered	128,720 25	146,400 00	
Readsboro, Vt., fire district	10,000 00	10,000 00	
N. Y. C. & H. R. R. R.	30,450 00	30,450 00	
N. Y. & N. E. R. R.	30,500 00	30,500 00	
New York, Ontario & Western	11,200 00	11,200 00	
Iron Mountain & St. Louis R. R.	10,700 00	10,500 00	
Boston and Albany R. R.	55,000 00	55,000 00	
LOANS:			
Berkshire Co., Mass.	87,350 00	88,500 00	
Pittsfield fire district	64,500 00	64,500 00	
Hinsdale, Mass., fire district	35,764 43	35,764 43	
Pittsfield town	21,000 00	21,000 00	
Cheshire, Mass., town	2,200 00	2,200 00	
West Springfield, Mass., town	7,000 00	7,000 00	
Dalton, Mass., fire district	2,500 00	2,500 00	
Totals (carried out at *cost* value)	$683,464 68	$726,754 43	683,464 68
Cash in company's office, $572.37; cash deposited in banks, $111,616.60; total cash			112,188 97
Agents' ledger balances			15,668 30
Rents accrued			125 00
Sundry debtors			2,225 31
Total net or ledger assets as per balance			$4,513,032 13

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Deduct depreciation from cost of assets, to bring same to market value			$1,876 13
Total net or ledger assets, less depreciation			$4,511,156 00

OTHER ASSETS.

Interest due and accrued on bonds and mortgages		$38,246 27	
Interest due and accrued on bonds and stocks		3,165 77	
Interest due and accrued on collateral loans		4,337 90	
Interest due and accrued on premium notes, loans or liens		5,097 90	
Market value of bonds and stocks *over cost*		43,289 75	
Gross premiums due and unreported on policies in force December 31, 1890	$56,689 03		
Gross deferred premiums on policies in force Dec. 31, 1890	84,965 83		
Total	$141,654 86		
*Deduct the loading on above gross amount	28,330 98		
Net amount of uncollected and deferred premiums		113,323 88	
Total of other assets			207,461 47
Total assets			$4,718,617 47
Deduct items not admitted			17,893 61
Total admitted assets			$4,700,723 86

ITEMS NOT ADMITTED.

Agents' balances	$15,668 30
Sundry debtors	2,225 31
Total items not admitted	$17,893 61

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December 1890, computed by the Massachussets insurance department, according to *The Actuaries Table of Mortality, with 4 per cent interest*		$4,139,448 00
Claims for matured endowments due and unpaid	$1,913 13	
Claims for death losses, and matured endowments, in process of adjustment or adjusted and not due	15,906 00	
Total policy claims		$17,819 13
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		2,677 66
Amount of any other liability of the company, viz.: premiums paid in advance		9,283 55
Sundry ledger credits		2,368 33
Total liabilities (except capital stock)		$4,171,596 67

Surplus as regards policy-holders, $529,127.19, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELLED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$17,931,320	$6,534,558	$392,700	$196,385	$25,054,963
New policies	6,360,500	770,833	.....	.....	7,131,333
Old revived	27,000	9,000	.....	.....	36,000
Policies extended by act of 1861	.....	.....	48,500	.....	48,500
Policies under act of 1880	12,801	.....	.....	.....	12,801
Added by dividends	.....	.....	.....	264,171	264,171
Totals	$24,331,621	$7,314,391	$441,200	$460,556	$32,547,768
Ceased to be in force.					
By death	$206,050	$92,208	$7,000	$5,693	$310,951
By expiry	.....	79,601	72,500	5,440	157,541
By surrender	272,350	269,746	18,000	166,985	727,081
By lapse	1,297,000	139,000	.....	8,632	1,444,632
Not taken	1,430,000	103,000	.....	.....	1,533,000
Totals	$3,205,400	$683,555	$97,500	$186,750	$4,173,205
Amount in force at end of the year	$21,126,221	$6,630,836	$343,700	$273,806	$28,374,563
Reinsured	554,375	92,000	.....	.....	646,375

* Twenty per cent deducted by the company.

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BUSINESS IN MICHIGAN DURING 1890.

	No.	Amount.
Policies in force December 31, 1889	816	$1,479,60
Policies issued during year	162	410,000
Total	978	$1,889,669
Deduct ceased to be in force	113	200,200
In force December 31, 1890	865	$1,689,409
Losses and claims paid during the year	9	19,220

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash and credits $41,956 97

CANADA LIFE INSURANCE COMPANY.

CANADA.

(Incorporated April 25, 1849; commenced business August 21, 1847.)

HOME OFFICE, HAMILTON, ONTARIO.

ALEXANDER G. RAMSAY, *President.* - - - - - ROLLAND HILLS, *Secretary.*

Attorney for Michigan, HENRY M. CAMPBELL, of Detroit.

CAPITAL.

Capital stock paid ..... $125,000.

Balance of net or ledger assets December 31, 1889 ..... $10,072,541 87

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses for first year's insurance	$191,695 61		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	1,354,883 55		
Total	$1,546,579 16		
Deduct amount of premiums paid to other companies for reinsurance, on policies in this company	4,323 29		
Total premium income		$1,542,255 87	
Cash received for interest upon mortgage loans		235,450 27	
Cash received for interest on bonds owned and dividends on stock, Cash received for interest on premium notes, loans, or liens, Cash received for interest on other debts due the company,		293,243 70	
Cash received for rents for use of company's property		8,540 73	
Cash received for profits on bonds or stocks, *actually sold*		14,391 24	
Total income during the year			2,093,881 81
Total			$12,166,423 68

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$586,404 63
Premium notes, loans or liens used in payment of the same	2,475 57
Cash paid for matured endowments and additions	29,224 77
Premium notes, loans or liens used in payment of same	2,624 74

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Total amount actually paid for losses and matured endowments		$620,729 71	
Cash paid to annuitants		400 00	
Cash paid for surrendered policies		46,665 03	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse		896 69	
Cash dividends paid to policy-holders, $381,898.06; same applied in payment of premiums, $156,229.89		538,127 95	
Premium notes, loans or liens used in payment of dividends to policy-holders		9,055 51	
(Total paid policy-holders	$1,215,874 89.)		
Cash paid stockholders for interest or dividends		91,666 53	
Cash paid for commisions to agents		128,341 88	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		32,931 77	
Cash paid for medical examiners' fees		10,041 00	
Cash paid for salaries and other compensation of officers and other office employés		66,521 90	
Cash paid for state and local taxes in state where organized		6,581 67	
Cash paid for rent		13,680 03	
Cash paid for advertising		6,637 88	
Cash paid for the following items, viz.: Printing, stationery, postage, exchange books and periodicals, fuel and gas, valuation of liabilities by Michigan Department, etc.		19,575 75	
(Total expenses of management	$284,311 83.)		
Total disbursements during the year			$1,591,853 25
Balance Dec. 31, 1890			$10,574,570 43

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$802,215 57
Loans secured by mortgages of real estate, first liens	3,927,034 49
Loans secured by stocks, bonds and other securities held as collaterals	1,210,728 79
Loans made in cash to policy-holders on this company's policies	988,058 99
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	117,196 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	*Market Value.*	
United States' Government bonds	$127,250 00	$127,250 00	
City bonds	368,817 11	368,817 11	
County bonds	90,773 34	90,773 34	
Town bonds	653,427 26	653,427 26	
Township bonds	273,470 39	273,470 39	
Village bonds	568,931 82	568,931 82	
Government debentures	608 18	608 18	
Bank stocks	551,266 00	555,839 00	
Loan company's stock	40,243 00	41,131 50	
Gas company's stock	37,143 65	37,891 75	
Loan company's debentures	10,000 00	10,000 00	
Bridge company's debentures	6,000 00	6,000 00	
Telegraph company's stock	5,723 50	5,862 50	
Railway bonds	7,455 75	7,456 75	
Street railway bonds	111,000 00	111,000 00	
Water-works company's debentures	285,000 00	285,000 00	
Newfoundland Government Ins. stock	50,535 13	50,535 13	
Cotton company's bonds	316,000 00	316,000 00	
Totals (carried out at *cost* value)	$3,508,645 13	$3,509,993 73	3,503,645 13
Cash in company's office, $74.64; cash deposited in bank, $17,048.89; total cash			17,123 53
Ground rents			1,314 69
Total net or ledger assets			$10,567,317 19

OTHER ASSETS.

Interest due, $12,790.30, and accrued, $85,132.67 on bonds and mortgages		$97,922 97
Interest due, $425.24, and accrued, $42,404.17 on bonds and stocks		42,829 41
Interest due, $12,081.63, and accrued, $44,256.31 on collateral loans		56,337 94
Rents due, $488.50, and accrued, $2,311.02 on company's property or lease		2,799 52
Gross premiums due and unreported on policies in force Dec. 31, 1890	$169,066 81	
Gross deferred premiums on policies in force Dec. 31, 1890	117,577 43	
Total	$286,644 24	
*Deduct the loading on above gross amount	57,328 84	

*Twenty per cent deducted by the company.

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Net amount of uncollected and deferred premiums	$229,315 40	
Furniture, fixtures and safes, $5,734.57; suspense account, $1,518.67	7,253 24	
Total of other assets		$436,458 48
Total assets		$11,003,775 67
Deduct items not admitted		7,253 24
Total admitted assets		$10,936,522 43

ITEMS NOT ADMITTED.

Furniture, fixtures, and safes	$5,734 57
Suspense account	1,518 67
Total items not admitted	$7,253 24

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Michigan insurance department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*		$9,754,182 00
Claims for death losses due and unpaid	$65,625 40	
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due	26,200 08	
Total policy claims		91,825 48
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		35,310 61
Amount of any other liability of the company, viz.: Premiums paid in advance		6,509 35
Total liabilities (except capital stock)		$9,887,827 44

Surplus as regards policy-holders, $1,108,694.99, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$40,919,589	$6,485,509	$106,045	$2,058,415	$49,519,558
New policies	4,808,337	1,071,891	5,000	----------	5,880,228
Old revived	444,400	36,000	----------	4,686	485,086
Old increased	13,000	10,500	----------	----------	23,500
Added by dividends	----------	----------	----------	1,487,028	1,487,028
Totals	$46,180,326	$7,553,900	$111,045	$3,550,129	$57,395,400
Ceased to be in force.					
By death	$451,011	$63,000	$8,000	$62,064	$584,075
By expiry	----------	24,000	3,000	4,802	31,802
By surrender	310,264	163,254	----------	5,588	479,106
By lapse	1,258,600	204,309	12,000	6,517	1,481,426
By change and decrease	43,250	----------	----------	109,851	153,101
By transfer	10,500	13,000	----------	1,618	25,118
Not taken	431,471	122,500	----------	----------	553,971
Totals	$2,505,096	$590,063	$23,000	$190,440	$3,308,599
Amount in force at end of year	$43,675,230	$6,963,837	$88,045	$3,359,689	$54,086,801
Reinsured	103,787	16,000	5,000	8,546	133,283

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	28	$80,500
Policies issued during year	89	341,500
Total	117	$422,000
Deduct ceased to be in force	22	54,000
In force Dec. 31, 1890	95	$368,000

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $10,638 06

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COMMERCIAL ALLIANCE LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated July 26, 1888; commenced business February 8, 1889.)

HOME OFFICE NEW YORK CITY.

JOHN I. HOLLY, *President*. - - - - - - - - - - - A. C. HUNT, *Secretary*.

Attorney for Michigan, H. R. JOSSELYN, of Detroit.

CAPITAL.

Capital stock paid		$150,000.	
Balance of net or ledger assets December 31, 1889		$116,153 40	
Increase of capital during 1890		24,300 00	
			$140,453 40

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses for first year's insurance	$192,675 87		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	614 38		
Total premium income		$192,061 49	
Cash received for interest upon mortgage loans		4,754 89	
Entrance and examination fees and amounts in lieu thereof received from National Alliance		118,863 69	
Total income during the year			315,680 07
Total			$456,133 47

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions, including mortuary dividends		$45,931 95	
Cash dividends paid to policy-holders, same applied in payment of premiums		22,528 28	
(Total paid policy-holders	$68,460 23)		
Cash paid for commissions to agents		58,176 75	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		6,927 75	
Cash paid for medical examiners' fees		3,955 50	
Cash paid for salaries, and other compensation of officers and other office employés		28,675 53	
Cash paid for state and local taxes in state where organized, taxes, licenses, fines and fees in other states		3,846 78	
Cash paid for rent		8,671 08	
Cash paid for commuting commissions		30,000 00	
Cash paid for furniture and fixtures, and safes for home and agency offices		1,330 44	
Cash paid for advertising		3,096 83	
Cash paid for the following items, viz.: general expenses, $1,742.49; printing and stationery, $4,327.88; postage, $1,373.40; legal expenses, $1,632.50; collection fees, $956.48; profit and loss, $78.61		10,611 36	
Total expenses of management	$155,292 02)		
Total disbursements during the year			223,752 25
Balance December 31, 1890			$232,381 22

Invested in the following:

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ASSETS, AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens	$135,500 00
Cash in company's office, $30,363.88; cash deposited in bank, $34,704.34; total cash	65,068 22
Bills receivable, $1,150.62; agents' ledger balances, $30,662.38; total	31,813 00
Total net or ledger assets as per balance	$232,381 22

OTHER ASSETS.

Interest due, $175, and accrued, $1,605.80 on bonds and mortgages		$1,780 80	
Gross premiums due and unreported on policies in force December 31, 1890	$17,206 63		
Gross deferred premiums on policies in force December 31, 1890	131,655 45		
Total	$148,862 08		
* Deduct the loading on above gross amount	29,772 42		
Net amount of uncollected and deferred premiums		119,089 66	
Furniture, fixtures and safes, $4,925.83; commuted commissions, $30,000		34,925 83	
Total of other assets			155,796 29
Total assets			$388,177 51
Deduct items not admitted			66,738 83
Total admitted assets			$321,438 68

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$4,925 83
Commuted commissions	30,000 00
Agents' balances	30,662 38
Bills receivable	1,150 62
Total items not admitted	$66,738 83

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December 1890, computed by the New York insurance department, according to *The Actuaries Table of Mortality with 4 per cent interest*	$131,398 00	
Deduct net value of risks of this company reinsured in other solvent companies	46 00	
Net reinsurance reserve		$131,352 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due		15,000 00
Total liabilities (except capital stock)		$146,352 00

Surplus as regards policy-holders, $175,086.68, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$24,090	$46,000	$1,210,500	$1,280,500
New policies	10,000	21,000	19,755,500	19,786,500
Totals	$34,000	$67,000	$20,966,000	$21,067,000
Ceased to be in force.				
By death	----------	----------	$60,000	$60,000
By surrender	----------	----------	66,000	66,000
By lapse	$10,000	$37,000	2,384,500	2,431,500
Not taken	----------	12,000	1,323,500	1,335,500
Totals	$10,000	$49,000	$3,834,000	$3,893,000
Amount in force at the end of the year	$24,000	$18,000	$17,132,000	$17,174,000
Re-insured	----------	----------	145,000	145,000

* Twenty per cent deducted by the company.

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BUSINESS IN MICHIGAN DURING 1890.

	No.	Amount.
Policies in force December 31, 1889		
Policies issued during year	9	$30,000
In force December 31, 1890	9	$30,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		$494 36

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

CONNECTICUT.

(Incorporated June, 1863; commenced business October, 1865.)

HOME OFFICE, No. 291 MAIN ST., HARTFORD.

THOMAS W. RUSSELL, *President.* - - - - - FREDERICK V. HUDSON, *Secretary.*

Attorney for Michigan, M. A. MCNAUGHTON, of Jackson.

CAPITAL.

Capital stock paid	$150,000	
Balance of net or ledger assets December 31, 1889		$1,865,787 56

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year' insurance	$59,672 93		
Cash (including notes) received for premiums without deduction for commissions or other expenses, for subsequent year's insurance	215,578 37		
Total	$275,251 30		
Deduct amount of premiums paid to other companies for reinsurance, on policies in this company	2,183 05		
Total premium income		$273,068 25	
Cash received for interest upon mortgage loans		77,985 35	
Cash received for interest on bonds owned, and dividends on stock		17,976 92	
Cash received for interest on premium notes, loans or liens		3,507 93	
Cash received for rents for use of company's property; Cash received as discount on claims paid in advance		4,995 02	
Cash received for profits on bonds, or stocks, *actually sold*		66 59	
Total income during the year			377,600 06
Total			$2,243,387 62

DISBURSEMENTS DURING 1890.

Cash paid for losses	$88,330 00		
Cash paid for matured endowments	41,238 43		
Total amount actually paid for losses and matured endowments		$129,568 43	
Cash paid for surrendered policies		3,232 17	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse		1,174 09	

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Cash surrender values applied in payment of premiums		$14,478 38	
Cash dividends paid to policy-holders, $5,329.28; same applied in payment of premiums, $4,250.69		9,779 97	
Premium notes, loans or liens used in payment of dividends to policy-holders		947 03	
(Total paid policy-holders	$159,180 07)		
Cash paid stock-holders for interest or dividends		12,000 00	
Cash paid for commissions to agents		9,404 62	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		36,581 65	
Cash paid for medical examiners' fee		4,116 29	
Cash paid for salaries, and other compensation of officers and other office employés		15,897 49	
Cash paid for state and local taxes in state where organized, taxes, licenses, fines, and fees in other states		4,958 20	
Cash paid for the following items, viz.: legal expenses		418 00	
Printing, advertising and all other expenses		9,760 90	
(Total expenses of management	$81,137 15)		
Total disbursements during the year			$252,317 22
Balance Dec. 31, 1890			$1,991,070 40

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered *cost* value	$162,073 28
Loans secured by mortgages of real estate, first liens	1,380,521 38
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $14,348	10,739 23
Loans made in cash to policy-holders on this company's policies	19,519 41
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	54,985 27

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	*Market Vaalue.*	
BONDS:			
Washington, Indiana, city	$9,775 00	$10,000 00	
Evansville, Indiana, city	16,353 95	15,640 00	
Indianapolis, Indiana, city	24,500 00	26,750 00	
Cleburne, Texas, city	7,070 00	7,070 00	
Lyon county, Iowa	5,000 00	4,000 00	
Cowley county, Kansas	10,250 00	10,500 00	
Pawnee county, Kansas	5,000 00	5,250 00	
Mason and Tazewell, Ill., Dr. Dist.	15,696 50	15,800 00	
Wildcat, Champaign Co., Ill., Dr. Dist.	15,375 00	15,450 00	
Big Slough, Champaign Co., Ill., Dr. Dist.	10,150 00	10,600 00	
Lima Lake, Adams Co., Ill., Dr. Dist.	13,000 00	13,000 00	
Indian Grave, Adams Co., Ill., Dr. Dist.	5,044 00	5,200 00	
Clay Co., Minn., Dr. Dist.	11,375 00	11,500 00	
Pekin and La Marsh, Peoria Co., Ill.	5,075 00	5,100 00	
Lake Shore & Michigan Southern R. R.	5,089 38	6,600 00	
Terre Haute & Logansport R. R.	10,000 00	10,500 00	
Valley Railway, Ohio	10,462 50	10,500 00	
Clay School Township, Indiana	5,500 00	5,500 00	
Oxford Township, Kansas	5,000 00	5,250 00	
Denver Water Company	10,000 00	10,500 00	
Southwestern Irrigation Co.	5,000 00	5,000 00	
Arizona Canal Company	10,000 00	11,000 00	
Arizona Improvement Co.	4,750 00	5,600 00	
Huron, Dakota, city warrant	1,500 00	1,500 00	
Norwich, Kansas, public hall	2,625 00	2,625 00	
Fremont, Nebraska, Dist. paving	5,075 00	5,250 00	
STOCKS:			
N. Y., N. H. & Hartford R. R. Co.	19,293 03	37,500 00	
Fourth National Bank, N. Y.	4,198 00	6,800 00	
American National Bank, Hartford	13,538 00	14,256 00	
Phœnix National Bank, Hartford	15,353 00	13,000 00	
Charter Oak National Bank, Hartford	6,700 00	5,356 00	
Hartford National Bank, Hartford	10,625 00	10,500 00	
First National Bank, Hartford	13,978 25	10,500 00	
Ætna National Bank, Hartford	2,373 50	2,140 00	
Farmers and Mechanics National Bank, Hartford	2,250 67	1,248 00	
City National Bank, Hartford	2,790 00	2,400 00	
Thames National Bank, Norwich	6,850 00	7,000 00	
Conn. Trust and Safe Deposit Co., Hartford	8,428 00	12,470 00	
Security Company	4,750 00	7,000 00	
Totals (carried out at *cost* value)	$340,288 78	$365,255 00	340,288 78

Cash in company's office, $1,230.11; cash deposited in bank $20,868.55; total cash	22,098 66

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Bills receivable, $827.88; agents' ledger balances, $16.51; total	$844 39
Total net or ledger assets as per balance	$1,991,070 40
Deduct depreciation from cost of assets, to bring same to market value	52,108 90
Total net or ledger assets less depreciation	$1,938,961 50

OTHER ASSETS.

Interest due, $11,620.06, and accrued $18,862.54 on bonds and mortgages		$30,482 60	
Interest accrued on bonds and stocks		2,588 87	
Interest due, $798.96; and accrued, $467.14 on collateral loans		1,266 10	
Interest due on premium notes, loans or liens		8,314 86	
Market value of bonds and stocks *over cost*		24,966 22	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$12,765 58		
Gross deferred premiums on policies in force Dec. 31, 1890	46,184 32		
Total	$58,949 90		
* Deduct the loading on above gross amount	11,789 98		
Net amount of uncollected and deferred premiums		47,159 92	
Total of other assets			114,778 57
Total assets			$2,053,740 07
Deduct items not admitted			844 39
Total admitted assets			$2,052,895 68

ITEMS NOT ADMITTED.

Agent's balances	$16 51
Bills receivable	827 88
Total items not admitted	$844 39

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Connecticut Insurance Department, according to *The Actuary's Table of Mortality, with 4 per cent interest*	$1,548,645	
Deduct net value of risks of this company re-insured in other solvent companies	21,613	
Net re-insurance reserve		$1,527,032 00
Claims for matured endowments due and unpaid	$10,990 03	
Claims for death losses, in process of adjustment, or adjusted and not due	4,800 00	
Total policy claims		15,790 03
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		256 94
Amount of any other liability of the company, viz.: premiums paid in advance		443 29
Total liabilities (except capital stock)		$1,543,522 26

Surplus as regards policy-holders, $509,373.42, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELLED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$5,048,573	$2,984,606	$125,109	$8,158,288
New policies	672,836	1,059,563	77,500	1,809,899
Old revived	1,500	4,500	———	6,000
Old increased / Form changed	10,500	7,800	———	18,300
Totals	$5,733,409	$4,056,469	$202,609	$9,992,487

* Twenty per cent deducted by the company.

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Ceased to be in force.	*Whole Life.*	*Endowment.*	*All Others.*	*Total Am't.*
By death	$62,544	$18,456	$6,000	$87,000
By maturity	93,200	17,874	----------	111,074
By surrender	34,895	46,726	----------	81,621
By lapse	170,910	266,892	10,000	447,802
By change and decrease	15,006	27,330	5,000	47,336
Not taken	121,000	218,500	15,000	354,500
Totals	$497,555	$595,778	$36,000	$1,129,333
Amount in force at the end of the year	$5,235,854	$3,460,691	$166,609	$8,863,154
Re-insured	78,114	20,500	12,000	110,614

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	71	$91,695 00
Policies issued during the year	None.	----------
Total	71	$91,695 00
Deduct ceased to be in force	3	2,833 00
In force Dec. 31, 1890	68	$88,862 00
Losses and claims paid during the year	3	1,501 77

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $2.049 09

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

CONNECTICUT.

(Incorporated June 15, 1846; commenced business December 15, 1846.)

HOME OFFICE, HARTFORD.

JACOB L. GREENE, *President.* - - - - - - - - EDWARD M. BUNCE, *Secretary.*

Attorney for Michigan, HENRY C. HODGES, of Detroit.

PURELYMUTUAL.

Balance of net or ledger assets December 31, 1889 ..... $56,332,841 24

INCOME DURING 1890.

Cash (including notes) received for premiums, without deduction for commission or other expenses, for first year's insurance	$3,138,833 41		
Premiums paid by dividends, including reconverted additions, $1,035,607.52; by surrendered policies, $242,134.40	1,277,741 92		
Total premium income		$4,416,575 33	
Cash received for interest upon mortgage and collateral loans		1,990,378 43	
Cash received for interest on bonds owned, and dividends on stock		582,146 02	
Cash received for interest on premium notes, loans, or liens		102,559 27	
Cash received for interest on other debts due the company		8,892 47	
Cash received for rents for use of company's property		337,075 04	
Cash received as discount on claims paid in advance		8,064 26	
Balance of profit and loss account		369,410 61	
Total income during the year			7,815,041 43
Total			$64,147,882 67

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DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$3,375,978 15		
Premium notes, loans, or liens used in payment of the same	52,172 50		
Cash paid for matured endowments and additions	794,888 69		
Premium notes, loans, or liens used in payment of the same	1,464 31		
Total amount actually paid for losses and matured endowments		$4,224,503 65	
Cash paid for surrendered policies		194,199 85	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		25,872 65	
Cash surrender values, including reconverted additions applied in payment of premiums		242,134 40	
Cash dividends paid to policy-holders, $80,123.25; same applied in payment of premiums, $1,035,607.52		1,115,730 77	
Premium notes, loans, or liens used in payment of dividends to policy-holders		31,651 02	
(Total paid policy-holders	$5,833,592 34)		
Cash paid for commissions to agents		298,492 72	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		20,412 85	
Cash paid for medical examiners' fees		21,592 88	
Cash paid for salaries, and other compensation of officers and other office employes		135,783 20	
Cash paid for state and local taxes in state where organized, $148,945.94; taxes, licenses, fines and fees in other states, $143,640.30		292,586 24	
Cash paid for rent, less $561.00 received under sub-lease		5,437 27	
Cash paid for advertising		38,573 43	
Cash paid for the following items, viz.: Law expenses, 14,314.61; printing and supplies, $22,892.15; postage, $10,836.98; expressage, $2,428.92; telegraphing, $1,434.62; expense of real estate owned by the company, $152,502.42; miscellaneous expenses $7,808.05		212,317 70	
(Total expenses of management	$1,025,196 29)		
Total disbursements during the year			$6,858,788 63
Balance Dec. 31, 1890			$57,289,094 04

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value	$7,662,865 54
Loans secured by mortgages of real estate, first liens	35,674,585 53
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $65,592.50	38,282 50
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	1,688,178 94

Stocks and Bonds owned Absolutely by the Company.

Bonds:	*Cost Value.*	*Market Value.*
United States Currency	$99,125 00	$118,600 00
State of Tennessee (settlement)	19,200 00	13,440 00
City of Jackson, Mich., water	90,000 00	90,000 00
City of Fort Wayne, Ind.	124,200 00	120,000 00
City of Louisville, Ky.	125,339 06	134,500 00
City of Mobile, Ala.	87,500 00	78,750 00
City of Milwaukee, Wis.	81,000 00	87,480 00
City of Milwaukee, Wis., water	275,500 00	313,200 00
City of Quincy Ill.	226,019 75	225,000 00
City of Galveston, Texas	100,000 00	100,000 00
City of Austin, Texas	39,000 00	43,800 00
City of Denver, Col.	301,500 00	319,500 00
City of Montreal, Canada	100,031 25	100,000 00
City of Logansport, Indiana	72,720 00	72,000 00
City of Muncie, Indiana	15,468 75	15,000 00
City of Omaha, sewer	102,250 00	100,000 00
City of Omaha, paving	26,625 00	25,500 00
City of Omaha, paving	31,950 00	30,675 00
City of San Antonio, Texas	31,800 00	33,300 00
City of Duluth, Minn.	133,125 60	128,750 00
City of St. Paul, Minn., water	132,370 00	130,200 00
City of Pueblo, Col., water	79,312 50	82,125 00
County of Leavenworth, Kansas	99,580 00	105,000 00
County of Warren, Indiana, Court House	30,540 00	30,000 00
County of Allen, Indiana	39,441 25	38,760 00
County of Mahaska, Iowa	7,157 50	7,000 00
County of Hancock, Ohio, Court House	76,797 50	75,000 00
County of Wyandotte, Kansas	86,437 50	80,250 00
Province of Quebec, Currency	15,468 75	17,100 00

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	Cost Value.	Market Value.
Bonds:		
St. Louis Chamber of Commerce	$472,000 00	$472,000 00
Atlantic Dock Company	81,000 00	85,050 00
Long Dock Company	391,607 50	381,420 00
Baltimore & Ohio Railroad, Parkersburg Branch	289,375 00	290,000 00
Chicago, Burlington & Quincy Railroad, Missouri river	124,233 05	125,400 00
Chicago, Burlington & Quincy Railroad, Consols	650,000 00	607,500 00
Chicago & Northwestern Railroad, Consols	96,669 68	102,120 00
Chicago & Northwestern Railroad, Winona & St. Peter, seconds	62,096 15	65,000 00
Chicago, St. Louis & New Orleans Railroad	796,562 50	832,500 00
Chicago & Western Indiana Railroad, 1st Mortgage	620,706 25	627,480 00
Chicago & Western Indiana Railroad, General Mortgage	610,678 17	618,700 00
Chicago, Milwaukee & St. Paul Railroad, Terminal	320,712 08	321,180 00
Cleveland, Columbus, Cincinnati & Indianapolis Railroad	62,950 83	63,500 00
Central Union Depot and Railway Company, Cincinnati	250,000 00	250,000 00
Dayton & Western Railroad	35,026 67	36,480 00
Dayton & Michigan Railroad	210,575 00	215,250 00
Detroit, Lansing & Northern Railroad	121,752 50	106,500 00
Harlem River & Port Chester Railroad, Registered	500,000 00	522,500 00
Harlem River & Port Chester Railroad, Coupons	150,000 00	156,750 00
Lehigh Valley Railroad, General Mortgage	56,485 17	60,160 00
Michigan Central Railroad	102,125 00	106,500 00
Michigan Central Railroad, Detroit & Bay City Branch	424,068 75	454,000 00
New York, Lake Erie & Western Railroad, Erie Consols	198,574 42	206,150 00
Northern Pacific Railroad, 1st Mortgage	507,500 00	565,000 00
Philadelphia & Reading Railroad	124,740 38	125,000 00
St. Louis Cable & Western Railroad	107,325 00	99,000 00
St. Paul & Northern Pacific Railroad	374,002 50	384,370 00
St. Joseph Terminal Railroad	350,000 00	350,000 00
Vermont Valley Railroad	301,500 00	312,000 00
Wabash Railroad, Consols	153,739 23	141,000 00
Stocks:		
First National Bank, Hartford	13,000 00	13,650 00
Ætna National Bank, Hartford	2,500 00	2,675 00
Phœnix National Bank, Hartford	40,710 25	36,750 00
Charter Oak National Bank, Hartford	1,055 00	1,000 00
City Bank, Hartford	8,000 00	8,000 00
State Bank, Hartford	4,195 00	3,800 00
Connecticut Trust & Safe Deposit Co., Hartford	30,000 00	42,500 00
First National Bank, Litchfield, Conn.	22,125 00	21,000 00
New York, New Haven & Hartford Railroad	25,200 00	63,630 00
Connecticut River Railroad	5,000 00	10,912 50
Connecticut & Passumpsic Rivers Railroad, Guaranteed	200,000 00	200,000 00
Massawippi Valley Railroad, Guaranteed	50,000 00	50,000 00
Totals (carried out at *cost* value)	$11,557,249 89	$11,851,757 50

Totals (carried out at *cost* value)	$11,557,249 89
Cash deposited in banks	661,466 84
Bills receivable, $1,750; agents' ledger balances, $4,714.80; total	6,464 80
Total net or ledger assets as per balance	$57,289,094 04

OTHER ASSETS.

Interest due, $57,585.77 and accrued, $669,594.96 on bonds and mortgages		$727,180 73	
Interest due, $8,910.00 and accrued, $119,739.84 on bonds and stocks		128,649 84	
Interest accrued on collateral loans		996 07	
Interest due, $106,897.95 and accrued, $55,502.65 on premium notes, loans or liens		162,400 60	
Rents accrued on company's property or lease		7,537 00	
Market value of bonds and stocks over cost		294,507 61	
Gross deferred premiums on policies in force Dec. 31, 1890	$171,676 94		
*Deduct the loading on above gross amount	34,335.39		
Net amount of uncollected and deferred premiums		137,341 55	
Total of other assets			1,458,613 40
Total assets			$58,747,707 44
Deduct items not admitted			6,464 80
Total admitted assets			$58,741,242 64

ITEMS NOT ADMITTED.

Agent's balances	$4,714 80
Bills receivable	1,750 00
Total items not admitted	$6,464 80

Twenty per cent deducted by the company.

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LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Connecticut Insurance Department, according to *The Actuaries Table of Mortality, with 4 per cent Interest*		$51,776,001 00
Claims for death losses due and unpaid	$17,986 25	
Claims for matured endowments due and unpaid	17,933 00	
Claims for death losses not due	92,456 00	
Claims for death losses, and other policy claims resisted by the company	38,846 00	
Total policy claims		167,221 25
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		302,078 76
Reserve on account of lapsed policies		308,311 00
Amount of any other liability of the company, viz.: Premiums paid in advance, and surrender values applicable in payment of premiums		44,625 24
Death claims presented in 1891 on account of deaths occurring in 1890		93,239 00
Total liabilities		$52,686,476 25

Surplus as regards policy-holders, $6,054,766.39 on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*Total Am't.*
In force at end of previous year	$141,807,081	$9,982,413	$151,789,494
New policies	8,846,942	1,731,453	10,078,395
Old revived	515,850	26,000	541,850
Old transferred	.....	27,750	27,750
Totals	$150,669,873	$11,717,616	$162,387,489
Ceased to be in force.			
By death	$3,419,143	$51,140	$3,470,283
By maturity	.....	803,951	803,951
By surrender	1,145,639	140,416	1,286,055
By lapse	1,916,200	227,500	2,143,700
By change and decrease	630,175	56,333	686,508
By transfer	27,750	.....	27,750
Not taken	625,500	109,000	734,500
Totals	$7,764,407	$1,388,340	$9,152,747
Amount in force at end of the year	$142,905,466	$10,329,276	$153,234,742

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	3189	$8,127,478
Policies issued during year	82	150,758
Total	3271	$8,288,236
Deduct ceased to be in force	77	135,236
In force Dec. 31, 1890	3194	$8,153,000
Losses and claims paid during the year	.....	109,150

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

NEW YORK.

(Incorporated July 26, 1859; commenced business July 28, 1859.)

HOME OFFICE, No. 120 BROADWAY, NEW YORK CITY.

HENRY B. HYDE, *President.* - - - - - - - - WILLIAM ALEXANDER, *Secretary.*

Attorney for Michigan, J. C. Day, of Detroit.

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CAPITAL.

Capital stock paid ..... $100,000.

Balance of net or ledger assets December 31, 1889 (less $330,211.30 added to the contingent real estate sinking fund established in 1889) $101,043,151 01

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first years' insurance	$7,716,500 98		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent years' insurance	21,100,038 41		
Cash received for annuities	536,730 20		
Total	$29,353,269 63		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	761 66		
Total premium income		$29,352,507 97	
Cash received for interest upon mortgage loans		2,009,526 23	
Cash received for interest on bonds owned, and dividends on stock on all other items		2,868,426 38	
Cash received for rents for use of company's property		806,222 66	
Total income during the year			35,036,683 24
Total			$136,079,834 25

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$8,018,627 70		
Cash paid for matured endowments and additions	799,312 57		
Total amount actually paid for losses and matured endowments		$8,817,940 27	
Cash paid to annuitants		250,738 85	
Cash paid for surrendered policies		2,521,062 39	
Cash dividends paid to policy-holders, same applied in payment of premiums		1,666,930 20	
(Total paid policy-holders	$13,256,671 71)		
Cash paid stockholders for interest or dividends		7,000 00	
Cash paid for commissions to agents		3,048,004 12	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		206,404 58	
Cash paid for medical examiners' fees		361,861 91	
Cash paid for salaries, and other compensation of officers and other office employes		508,850 96	
Cash paid for state and local taxes in states where organized, taxes, licenses, fines, and fees in other states		285,223 27	
Cash paid for rent		141,086 26	
Cash paid for commuting commissions		589,253 80	
Cash paid for advertising		221,223 38	
Cash paid for the following items, viz.: printing, stationery, clerical and legal expenses, postage and sundry other expenditures		1,968,532 09	
(Total expenses of management	$7,390,390 37)		
Total disbursements during the year			20,594,062 08
Balance December 31, 1890			$115,485,772 17

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$27,159,037 33
Loans secured by mortgages of real estate, first liens	24,407,388 13
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $4,782,230	3,738,378 75

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Book Value.*	*Market Value.*
United States Government	$896,470 00	$884,050 00
Pennsylvania	1,019,940 00	1,060,000 00
West Shore Guaranteed	1,482,172 00	1,504,600 00
Western Union 7's	995,723 00	1,062,000 00
Western Union Trust 5's	1,017,100 00	1,000,000 00
Erie 7's	588,349 00	670,000 00
Erie 6's	1,228,669 00	1,197,370 00
Erie 5's	705,144 00	694,240 00

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	Book Value.	Market Value.
Bonds:		
Erie equipment	$368,460 00	$372,960 00
Albany & Susquehanna	1,157,500 00	1,172,500 00
Hannibal & St. Joseph	579,482 00	570,000 00
Chicago, Burlington & Quincy 5's	294,597 00	297,375 00
Chicago, Burlington & Quincy 4's	688,370 00	603,120 00
Chicago, Burlington & Quincy, Iowa division 4's	328,250 00	297,375 00
Chicago, Burlington & Quincy, Denver division 4's	501,494 00	440,000 00
Northwest	488,207 00	540,960 00
Northwest Sinking Fund	508,906 00	525,000 00
Northwest Debenture	229,979 00	258,750 00
Northwest Tomah division	213,233 00	230,000 00
Northwest Extension	1,722,594 00	1,737,000 00
Fremont, Elkhorn & M. V.	610,010 00	600,000 00
St. Paul, Chicago & Pacific, Western division 5's	113,259 00	125,080 00
St. Paul, Chicago & Pacific division 6's	242,285 00	267,900 00
St. Paul, Wisconsin & Minnesota division	98,014 00	100,000 00
St. Paul, Dubuque division	169,395 00	172,500 00
St. Paul, Mineral Point division	54,065 00	55,000 00
St. Paul 7's	395,686 00	389,000 00
St. Paul, La Crosse & Davenport division	203,406 00	203,940 00
St. Paul 4's	276,785 00	264,000 00
Fargo & Southern	281,250 00	300,000 00
Manitoba 6's	318,407 00	342,000 00
Manitoba 4½'s	493,388 00	500,000 00
Omaha	257,631 00	289,375 00
Kansas City & Northern R. E.	124,800 00	122,040 00
Missouri Pacific 6's	494,142 00	522,500 00
Missouri Pacific 5's	218,750 00	207,500 00
Pacific of Missouri	248,305 00	237,500 00
International & Great Northern	277,500 00	290,000 00
Iron Mountain 2d 7's	179,054 00	177,450 00
Iron Mountain 5's	659,621 00	706,160 00
Cairo & Fulton	441,994 00	437,400 00
Morris & Essex 7's	508,181 00	554,625 00
Morris & Essex Construction 7's	61,375 00	60,750 00
Rock Island	1,398,751 00	1,202,955 00
Cleveland, Columbus, Cincinnati & Indianapolis	598,250 00	635,000 00
Pittsburgh & Lake Erie	210,000 00	210,000 00
Watertown & Rome	488,585 00	492,886 00
Chicago, St. Louis & New Orleans	490,000 00	475,000 00
Central Park, North & East River	57,500 00	59,500 00
Indianapolis & St. Louis	171,625 00	177,000 00
Alton & Terra Haute	187,200 00	190,965 00
South Ferry R. R.	105,000 00	106,250 00
Cincinnati, Indianapolis, St. Louis & Chicago	487,500 00	485,000 00
Peoria & Pekin Union	134,903 00	151,200 00
Cedar Falls & Minnesota	129,912 00	97,750 00
Minneapolis & St. Louis	110,000 00	80,000 00
New York, Lackawanna & Western	69,123 00	75,600 00
New York Central	108,995 00	108,000 00
New York, Chicago & St. Louis	447,954 00	452,500 00
Chesapeake & Ohio	693,777 00	668,500 00
Beech Creek	134,252 00	142,500 00
Oregon Railway & Navigation	235,000 00	237,500 00
Texas & Pacific	185,432 00	174,000 00
Missouri, Kansas & Texas	669,623 00	665,168 00
Brooklyn City & Newton	400,000 00	410,000 00
Virginia State new	11,371 00	11,371 00
Mississippi State	10,000 00	10,000 00
Elisabeth City	311,850 00	311,850 00
Louisville City	286,500 00	306,000 00
St. Louis City	107,625 00	118,000 00
Newark City	267,500 00	295,000 00
Kearney City	10,000 00	10,000 00
Toronto City	286,890 00	292,730 00
Montreal City	194,750 00	196,017 00
Laclede Gas Light Co.	232,252 00	216,563 00
Standard Gas Co.	237,500 00	250,000 00
Wurttemberg Government	72,718 85	71,149 00
Hungarian Government Rentes	92,300 00	83,932 00
Swedish Government	93,914 35	90,289 00
Cape of Good Hope Government	51,847 00	52,420 00
Swiss Government	19,231 00	19,231 00
German Government	24,368 00	23,339 00
Brazilian Government	111,884 00	102,557 00
Italian Government Rentes	139,197 00	139,805 00
Russian Government	256,783 00	289,892 00
Stocks:		
Bank of America	8,597 00	8,815 00
Western National Bank	281,397 37	300,300 00
Laclede Gas preferred	34,212 50	31,000 00
Pennsylvania R. R.	254,159 00	229,286 00
Chicago, Rock Island & Pacific R. R.	934,007 25	676,875 00
Delawara, Lackawanna & Western R. R.	728,898 50	702,187 00
Mercantile Trust Co.	2,078,880 00	3,897,900 00
Western Union Telegraph	1,110,713 50	1,047,937 00
Chicago, St. Paul, Minneapolis & Omaha R. R. preferred	688,981 50	557,600 00

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BONDS:	Book Value.	Market Value.	
New York, Lake Erie & Western R. R. preferred	$236,687 00	$180,250 00	
Consolidated Gas	237,464 00	247,000 00	
Missouri Pacific R. R.	520,010 00	463,125 00	
Chicago & Northwestern R. R.	1,404,908 00	1,365,000 00	
Lake Shore & Michigan Southern R. R.	1,112,376 00	1,160,250 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R. preferred	1,156,983 00	1,100,350 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R. common	215,411 00	212,625 00	
Michigan Central R. R.	242,264 00	231,250 00	
Manhattan Railway	462,703 50	437,625 00	
Chicago, Burlington & Quincy R. R.	145,909 00	134,625 00	
Louisville & Nashville R. R.	333,219 00	329,625 00	
Missouri, Kansas & Texas R. R. preferred	32,084 14	25,545 00	
Rio Janeiro (fixed deposits)	10,417 00	10,417 00	
Madrid	32,831 00	32,831 00	
Buenos Ayres	46,536 00	46,536 00	
Chili	256,257 00	256,257 00	
Cape Town	13,027 00	13,027 00	
Paris	59,000 00	59,000 00	
Mexico	141,511 00	141,511 00	
London	118,922 00	118,922 00	
Australia and New Zealand	1,366,354 00	1,366,354 00	
Amsterdam	10,481 00	10,481 00	
Milan	82,131 00	82,131 00	
Totals (carried out at *book* value)	$46,275,587 46	$46,275,587 46	$46,275,587 46

Deposited in trust companies at interest, $5,411,135.25; cash deposited in banks and other depositories, $6,557,387.78; total cash	11,968,523 03
Agents' ledger balances	1,129,348 12
All other items including commuted commissions	807,509 35
Total net or ledger assets as per balance	$115,485,772 17

OTHER ASSETS.

Interest and rents due and accrued		$254,978 76	
Market value of bonds and stocks *book value*		1,407,488 54	
Gross deferred and uncollected premiums on policies in force December 31, 1890	$2,095,505 00		
*Deduct the loading on the above gross amount	419,101 00		
Net amount of uncollected and deferred premiums		$1,676,404 00	
Total of other assets			3,338,871 30
Total assets			$118,824,643 47
Deduct items not admitted			1,936,857 47
Total admitted assets			$116,887,786 00

ITEMS NOT ADMITTED.

Commuted commissions and miscellaneous items	$807,509 35
Agents' balances	1,129,348 12
Total items not admitted	$1,936,857 47

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December 1890, computed by the New York Insurance Department according to *The Combined Experience Table of Mortality, with 4 per interest*	$94,692,634 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	337,333 13
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	117,226 00
Amount of any other liability of the company, viz.: under clause promising paid up insurance on lapsed policies	229,922 00
Total liabilities (except capital stock)	$95,377,115 13

Surplus as regards policy-holders, $21,510,670.87, on the basis of admitted assets.

*Twenty per cent deducted by the company.

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EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$542,856,762	$79,138,449	$3,181,020	$5,890,435	$631,016,666
New policies	154,032,736	39,175,928	2,632,291	----------	195,840,955
Old revived	5,585,260	797,030	50,670	----------	6,432,960
Added by dividends	----------	----------	----------	1,552,192	1,552,192
Totals	$702,474,758	$119,111,407	$5,813,981	$7,442,627	$384,842,773
Ceased to be in force.					
By death	----------	----------	----------	----------	$8,223,600
By maturity	----------	----------	----------	----------	841,912
By surrender	----------	----------	----------	----------	15,867,458
By lapse	----------	----------	----------	----------	47,993,903
By expiry	----------	----------	----------	----------	781,500
Not taken	----------	----------	----------	----------	40,471,927
Totals	$92,320,860	$18,169,162	$2,287,551	$1,402,727	$114,180,300
Amount in force at end of the year	$610,153,898	$100,942,245	$3,526,430	$6,039,900	$720,662,473

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force December 31, 1889	3,029	$8,272,875
Policies issued during the year	904	2,774,329
Total	3,933	$11,047,204
Deduct ceased to be in force	461	1,385,865
In force December 31, 1890	3,472	9,661,339
Losses and claims paid during the year	31	66,689

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $332,349 39

EQUITABLE LIFE INSURANCE COMPANY.

IOWA.

(Incorporated January, 1867; commenced business March, 1867.)

HOME OFFICE DES MOINES.

F. M. HUBBELL, *President.* - - - - - - - - - - - J. C. CUMMINS, *Secretary.*

Attorney for Michigan, THEODORE W. BURDICK, of Sault Ste. Marie.

CAPITAL.

Capital stock paid ..... $100,000.

Balance of net or ledger assets December 31, 1889 ..... $688,973 08

INCOME DURING 1890.

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance $23,998 04

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Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	$76,555 95		
Total premium income		$100,553 99	
Cash received for interest upon mortgage loans; Cash received for interest on bonds owned, and dividends on stock; Cash received for interest on premium notes, loans or liens		52,859 78	
Cash received for interest on other debts due the company; Cash received for rents for use of company's property		341 00	
Total income during the year			$153,754 77
Total			$842,727 85

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$24,488 91		
Cash paid for matured endowments and additions	17,929 89		
Total amount actually paid for losses and matured endowments		$42,418 80	
Cash paid for annuitants		4,520 98	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		281 71	
Cash surrender values, including reconverted additions applied in payment of premiums		4,458 00	
Cash dividends paid to policy-holders		10,750 16	
(Total paid policy-holders	$62,429 60)		
Cash paid stockholders for interest or dividends		6,000 00	
Cash paid for commissions to agents		9,434 11	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		9,247 06	
Cash paid for medical examiners' fees		965 05	
Cash paid for salaries, and other compensation of officers and other office employés		6,804 92	
Cash paid for State and local taxes in State where organized, $764.09; taxes, licenses, fines, and fees in other States, $1,260.86		2,024 95	
Cash paid for rent		1,840 00	
Cash paid for advertising and printing		2,087 98	
Cash paid for the following items, viz.: expenses, $790.16; legal expenses, $117.73; postage, $384.69		1,292 58	
(Total expenses of management	$33,196 65.)		
Total disbursements during the year			101,626 25
Balance Dec. 31, 1890			$741,101 60

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$3,761 20
Loans secured by mortgages of real estate, first liens	521,782 79
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $54,900	39,632 50
Loans made in cash to policy-holders on this company's policies	29,976 02
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	4,476 67

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	*Market Value.*	
BONDS:			
Lyon county, Iowa	$2,500 00	$2,500 00	
Lincoln county, New Mexico	200 00	200 00	
Rio Arriba county New Mexico	1,400 00	1,400 00	
Des Moines Improvement	40,248 96	40,248 96	
WARRANTS:			
Pennington county, South Dakota	11,186 17	11,186 17	
Custer county, South Dakota	11,163 38	11,163 38	
Fall River county, South Dakota	653 75	653 75	
Des Moines City, Iowa	39,292 83	39,292 83	
Ford county, Kansas	4,367 15	4,367 15	
Edwards county, Kansas	2,829 37	2,829 37	
Barnes county, South Dakota	783 16	783 16	
Butte county, South Dakota	4,563 17	4,563 17	
Washington National Bank, N. Y. stock	3,000 00	3,000 00	
Totals (carried out at *cost* value)	$122,187 94	$122,187 94	122,187 94

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Cash deposited in banks	$4,348 05
Bills receivable, $7,715.72; agents' ledger balances, $6,056.29; total	13,772 01
Tax sale certificates, $789.42; judgments, $375.00	1,164 42
Total net or ledger assets as per balance	$741,101 60

OTHER ASSETS.

Interest due, $4,078.08 and accrued, $8,472.18 on bonds and mortgages		$12,550 26	
Interest due, $350.00 and accrued, $4,269.45 on bonds and stocks		4,619 45	
Interest accrued on collateral loans		834 20	
Interest due, $489.28 and accrued, $561.75 on premium notes, loans or liens		1,051 03	
Market value of real estate over cost		4,183 80	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$6,953 84		
Gross deferred premiums on policies in force Dec. 31, 1890	11,953 36		
Total	$18,907 20		
* Deduct the loading on above gross amount	3,781 44		
Net amount of uncollected and deferred premiums		15,125 76	
Total of other assets			38,364 50
Total assets			$779,466 10
Deduct items not admitted			14,147 01
Total admitted assets			$765,319 09

* Twenty per cent deducted by the company.

ITEMS NOT ADMITTED.

Agent's balances	$6,056 29
Judgments	375 00
Bills receivable	7,715 72
Total items not admitted	$14,147 01

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Iowa Auditor of State, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*	$501,483 00
Total liabilities (except capital stock)	$501,483 00

Surplus as regards policy-holders, $263,836.09, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Total Amount.
In force at end of previous year	$2,933,435
New policies	630,962
Added by dividends	3,705
Total	$3,568,102
Ceased to be in force.	
By death	$24,489
By maturity	17,930
By surrender	13,045
By lapse	282,048
By change and decrease	36,900
By expiry	1,000
Not taken	37,000
Totals	$412,412
Amount in force at end of year	$3,155,690

BUSINESS IN MICHIGAN DURING 1890.

None.

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GERMANIA LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated April 10, 1860; commenced business July 16, 1860.)

HOME OFFICE, NO. 20 NASSAU ST., NEW YORK CITY.

HUGO WESENDONCK, *President.* - - - - - - - - HUBERT CILLIS, *Secretary.*

Attorney for Michigan, ALEXANDER A. SAENGER, of Detroit.

CAPITAL.

Capital stock paid ..... $200,000.

Balance of net or ledger assets December 31, 1889 ..... $13,963,067 24

INCOME DURING 1890.

Cash (incuding notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$353,709 68		
Cash (including notes) received for premiums, without deduction for commissions or other expenses for subsequent year's insurance	2,053,511 45		
Cash received for annuities	11,296 05		
Total	$2,418,517 18		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	6,666 76		
Total premium income		$2,411,850 42	
Cash received for interest upon mortgage loans		408,589 46	
Cash received for interest on bonds owned, and dividends on stock		238,099 46	
Cash received for interest on premium notes, loans, or liens		21,862 28	
Cash received for interest on other debts due the company		7,055 14	
Cash received for rents for use of company's property		70,446 07	
Cash received as discount on claims paid in advance		1,850 78	
Policy fees		1,882 48	
Total income during the year			3,161,586 09
Total			$17,124,653 33

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$897,598 55		
Cash paid for matured endowments and additions	268,860 27		
Total amount actually paid for losses and matured endowments		$1,166,458 82	
Cash paid to annuitants		20,142 55	
Cash paid for surrendered policies		151,948 69	
Cash surrender values, including reconverted additions applied in payment of premiums		9,092 08	
Cash dividends paid to policy-holders, same applied in payment of premiums		220,873 66	
(Total paid policy-holders	$1,568,515 80)		
Cash paid stockholders for interest and dividends		24,000 00	
Cash paid for commissions to agents		324,543 39	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		58,069 89	
Cash paid for medical examiners' fees		22,119 51	
Cash paid for salaries and other compensation of officers and other office employes		70,392 13	
Cash paid for state and local taxes in state where organized, taxes, licenses, fines, and fees in other states		16,590 20	
Cash paid for rent		10,000 00	
Cash paid for commuting commissions		3,042 22	

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Cash paid for furniture and fixtures, and safes for home and agency offices		$8,338 58	
Cash paid for advertising and printing		9,459 71	
Cash paid for the following items, viz.: stationery, postage, expressage, exchange, legal and other expenses		33,768 54	
(Total expenses of management	$556,374 17)		
Total disbursements during the year			$2,148,889 97
Balance December 31, 1890			$14,975,763 36

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$1,760,351 27
Loans secured by mortgages of real estate, first liens	8,182,726 27
Loans secured by stocks, bonds and other securities held as collaterals	50,000 00
Loans made in cash to policy-holders on this company's policies	263,574 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	*Market Value.*
United States reg. 4 per cent bonds	$111,694 14	$94,380 00
United States reg. 4½ per cent bonds		86,730 00
Virginia State Funding reg. 3 per cent bonds	13,027 55	17,216 00
City of Lexington, Ky., 4½ per cent subscription bonds to the Kentucky Union Ry Co.	46,125 00	46,125 00
Newark, N. J., city reg. 6 per cent bonds	11,700 00	11,700 00
Newark, N. J., city Aqueduct Board 7 per cent bonds	37,750 00	36,250 00
Dominion of Canada 4 per cent coupon debentures	52,625 00	52,500 00
Austrian Government 4 and 4 1-5 per cent bonds	36,233 65	
Austrian Government 4 1-5 per cent bonds	46,987 97	168,886 23
Bavarian Government 4 per cent bonds	10,392 60	
Swiss Government 4 per cent bonds	19,358 69	
Atch., Top. & Santa Fé R. R. Co. gen'l mtge. 4 per cent gold bonds	34,066 73	24,800 00
Atch., Top. & Santa Fé R. R. Co. income 5 per cent gold bonds		6,978 12
Chicago & St. Louis 1st mtge 6 per cent bonds	23,500 00	23,000 00
Atlantic Ave. R. R. Co. of Brooklyn, cons. 1st mtge 5 per cent bonds	26,187 50	26,625 00
Baltimore & Ohio R. R. Co.:		
Collateral Trust gold bonds of 1885, 5 per cent	50,750 00	54,000 00
Parkersburg Branch 6 per cent bonds	4,655 00	4,640 00
Pittsburgh & Connellsville 1st mtge 4 per cent bonds	29,375 00	29,000 00
Brooklyn Elevated R. R. Co.:		
Union Elevated 1st mtge 6 per cent gold bonds	52,375 00	53,000 00
Central Ohio R. R. Co. cons. 1st mtge bonds 4½ per cent gold bonds	25,562 50	25,000 00
Central Park N. & E. River City R. R. Co. cons. mtge 7 per cent bonds	48,605 00	47,600 00
Chicago & Alton R. R. Co.:		
Sink. Fund bonds 6 per cent gold	18,018 75	18,000 00
Louisiana & Missouri River 1st mtge 7 per cent bonds	25,580 00	24,360 00
Louisiana & Missouri River 2d mtge 7 per cent bonds	4,760 00	4,520 00
St. Louis, Jacksonville & Chicago 1st mtge 7 per cent bonds	38,218 75	34,560 00
Chicago, Burlington & Quincy R. R. Co.:		
Lincoln & Northwestern 1st mtge 7 per cent bonds	13,275 00	12,350 00
Nebraska Railway cons. mtge 7 per cent bonds	17,737 50	16,650 00
Chicago, Milwaukee & St. Paul Ry. Co.:		
Chicago & Milwaukee 1st mtge 7 per cent bonds	64,187 50	61,500 00
Hastings & Dakota 1st mtge 5 per cent bonds	15,840 00	16,480 00
Prairie Du Chien 1st mtge 8 per cent bonds	42,615 00	38,400 00
St. Paul & Chicago (River Div.) 1st mtge cons. 7 per cent gold bonds	50,050 00	49,400 00
Chicago & Northwestern Ry. Co.:		
Consolidated Sink. Fund 7 per cent bonds	157,037 50	165,600 00
Menominee Extension 1st mtge 7 per cent gold bonds	22,275 00	23,580 00
Menominee River 1st mtge 7 per cent bonds	4,860 00	5,120 00
Minnesota Valley 1st mtge 7 per cent bonds	2,430 00	2,460 00
Northwestern Union Sink. Fund 1st mtge 7 per cent gold bonds	195,691 25	209,440 00
Plainview 1st mtge 7 per cent bonds	1,215 00	1,230 00
Rochester & N. Minnesota 1st mtge 7 per cent bonds	3,645 00	3,690 00
Sioux City & Pacific 1st mtge. 6 per cent bonds	10,850 00	10,700 00
Chicago, Rock Island & Pacific Ry. Co. 1st mtge ext. and coll. 5 per cent bonds	52,875 00	49,500 00
Chicago & Southwestern 1st mtge 7 per cent gold bonds	20,740 00	19,380 00
Chicago, St. Louis & Pittsburg R. R. Co.:		
Chicago & Great Eastern Sink. Fund 1st mtge 7 per cent bonds	45,050 00	42,800 00

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	Cost Value.	Market Value.
Chicago, St. Louis & Pittsburgh R. R. Co.:		
Columbus & Indianapolis Central Sink. Fund 1st mtge 7 per cent bonds	$14,730 00	$14,040 00
Chicago, St. Paul, Minneapolis & Omaha R. R. Co.:		
Cons. mtge 6 per cent bonds	36,300 00	34,350 00
Chicago, St. Paul & Minneap. 1st mtge 6 per cent gold bonds	33,422 50	35,380 00
North Wisconsin 1st mtge 6 per cent bonds	56,950 00	59,220 00
St. Paul & Sioux City 1st mtge 6 per cent coup. gold bonds	122,000 00	121,000 00
Cin., Sandusky & Cleveland R. R. Co. cons. 1st mtge 5 per cent gold bonds	43,050 00	44,940 00
Cleveland, Cin., Chic. & St. Louis Ry. Co.:		
Cin., Lafayette & Chicago 1st mtge 7 per cent gold bonds	30,562 50	29,750 00
Cleveland, Columbus, Cincinnati & Indianapolis Sink. Fund 1st mtge 7 per cent bonds	6,125 00	5,800 00
Cleveland, Columbus Cincinnati & Indianapolis cons. 1st mtge 7 per cent gold bonds	2,562 50	2,550 00
Columbus, Hocking Valley & Toledo R. R. Co.:		
Columbus & Hocking Valley, Sink. F., 2d mtge 7 per cent bonds	47,300 00	45,320 00
Columbus & Toledo, Sink. F., 1st mtge 7 per cent bonds	10,890 00	10,350 00
Dayton & Michigan R. R. Co. cons. mtge 5 per cent bonds	20,900 00	21,000 00
Dayton & Western R. R. Co. 1st mtge 6 per cent bonds	5,525 00	5,600 00
Delaware & Hudson Canal Co.:		
Albany & Susquehanna cons. 1st mtge 7 per cent bonds	123,000 00	129,000 00
Pennsylvania Division 1st mtge 7 per cent bonds	44,187 50	49,000 00
East Tenn., Virg. & Georgia Ry. Co., S. F., old 1st mtge 7 per cent bonds	36,225 00	34,500 00
Elizabethtown, Lex. & Big Sandy R. R. Co., S. F., 1st mtge 6 per cent gold bonds	42,600 00	35,800 00
Flint & Pere Marquette R. R. Co. 1st mtge 6 per cent gold bonds	29,750 00	29,500 00
Galveston, Harrisburg & St. Antonio R. R. Co., S. F., 1st mtge 6 per cent gold bonds	46,500 00	36,400 00
Grand Rapids & Indiana R. R. Co. 1st mtge land grant 7 per cent gold bonds	20,040 00	17,920 00
Hannibal & St. Joseph R. R. Co. cons. mtge 6 per cent bonds	17,531 25	17,212 50
Illinois Central R. R. Co.:		
Chicago, St. Louis & New Orleans 1st mtge 7 per cent bonds	82,363 75	79,560 00
Chicago, St. Louis & New Orleans (Tenn. lien) 1st mtge 7 per cent bonds	6,056 25	5,850 00
Chicago & Springfield 1st mtge 6 per cent bonds	11,507 50	11,200 00
Dubuque & Sioux City 1st mtge 2d div. 7 per cent bonds	35,142 50	33,075 00
Kentucky Union Ry. Co. 1st mtge 5 per cent gold bonds	47,875 00	47,500 00
Kings County Elevated Ry. Co. 1st mtge 5 per cent gold bonds	25,000 00	25,500 00
Fulton Elevated 1st mtge 5 per cent gold bonds	25,000 00	24,500 00
Lake Erie & Western R. R. Co. 1st mtge 5 per cent gold bonds	50,000 00	54,000 00
Lake Shore & Mich. Southern Ry. Co. S. F. cons. 1st mtge 7 per cent bonds	60,812 50	61,750 00
Lake Shore & Mich. Southern Ry. Co. cons. 2d mtge 7 per cent bonds	59,637 50	61,250 00
Long Island R. R. Co.:		
Brooklyn & Montauk 1st mtge 5 per cent gold bonds	54,875 00	55,000 00
Long Island City & Flushing 1st mtge 6 per cent bonds	13,320 00	13,800 00
Long Island City & Flushing cons. mtge 5 per cent gold bonds	24,690 00	25,200 00
Main line 1st mtge 7 per cent bonds	1,206 25	1,150 00
Michigan Central R. R. Co. cons. now 1st mtge	64,500 00	61,500 00
Grand River Valley 1st g'l mtge 6 per cent bonds	36,450 00	35,400 00
Detroit & Bay City 1st mtge 5 per cent bonds	23,246 25	25,990 00
Milwaukee, Lake Shore & Western Ry. Co. 5 per cent gold b's	49,750 00	49,625 00
Minneapolis & St. Louis Ry. Co.:		
Sioux City Junction 1st mtge 7 per cent gold bonds	56,910 00	42,000 00
Missouri Pacific Ry. Co. 3d mtge 7 per cent bonds	37,200 00	34,500 00
Pacific R. R. of Mo., S. F., 2d mtge 7 per cent bonds	11,770 00	11,220 00
Pacific R. R. of Mo., (St. Louis City real estate) renewal 3 per cent bonds	55,000 00	52,500 00
New York Central & Hudson River R. R. Co., new mtge, 7 per cent coup. bonds	193,887 50	51,600 00
New York Central & Hudson River R. R. Co., new mtge, 7 per cent reg. bonds		141,900 00
New York, Lake Erie & Western Ry. Co.:		
Erie Railway cons. 1st mtge 7 per cent gold bonds	271,612 50	281,160 00
Northern Pacific R. R. Co.:		
Gen. 1st mtge S. F. land grant 6 per cent reg. gold bonds	118,175 00	115,500 00
Coeur D'Alene Ry. & Navig'n Co., 1st mtge 6 per cent gold bonds	32,187 50	32,250 00
North Hudson County R. R. Co. cons. mtge 5 per cent bonds	50,750 00	50,750 00
Ohio & Mississippi Ry. Co. cons. mtge 7 per cent bonds	24,150 00	24,150 00
Philadelphia & Reading R. R. Co. c's. 1st mtge 7 per c't bonds	25,700 00	25,200 00
Philadelphia & Reading R. R. Co. 1st series cons. mtge 5 per cent gold bonds	100,000 00	99,000 00
Rio Grande Western R. R. Co. first trust mtge 4 per cent gold bonds	112,250 00	112,875 00
St. Joseph & Grand Island R. R. Co. 1st mtge 6 per cent gold bonds	32,250 00	29,100 00

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	Cost Value.	Market Value.	
St. Paul, Minneapolis & Manitoba Ry. Co.:			
Dakota Extension 1st mtge 6 per cent bonds	$135,187 50	$142,500 00	
Montana Central 1st mtge 6 per cent gold bonds	60,912 50	63,800 00	
Second Ave. R. R. Co. of N. Y. cons. mtge 5 per cent bonds	26,125 00	26,000 00	
Syracuse Consol. Street Ry. Co. 1st mtge 5 per cent gold bonds	49,000 00	48,750 00	
Terre Haute & Indianap. R. R. Co. 1st mtge 7 per cent bonds	3,262 50	3,165 00	
Terre Haute & Indianap. R. R. Co. cons. mtge 5 per c't bonds	20,200 00	20,800 00	
Texas & Pacific R. R. Co. cons. 1st mtge 5 per cent gold bonds	45,875 00	42,500 00	
Third Ave. R. R. Co. of N. Y. 1st mtge 5 per cent gold bonds	26,875 00	28,750 00	
Ulster & Delaware R. R. Co. cons. 1st mtge 5 per cent gold bonds	49,875 00	49,875 00	
Wabash Railroad Co. S. F. 1st mtge 5 per cent gold bonds	102,750 00	98,000 00	
42d Street, Manhattanville & St. Nich. Ave. Horse R. R. Co. of N. Y. stock		1,900 00	
	$4,641,361 33		
Excess of amount realized on sale of bonds over cost	126,038 47		
Totals (carried out at *cost* value)	$4,515,322 86	$4,698,377 85	$4,515,322 86

Cash in company's office, $82,862; cash deposited in bank, $120,816.96; total cash	203,678 96
Certificate of profit of the Atlantic Mutual Insurance Co.	110 00
Total net or leger assets as per balance	$14,975,763 36

OTHER ASSETS.

Interest due, $42,609.72 and accrued, $38,416.97 on bonds and mortgages		$81,026 69	
Interest accrued on bonds and stocks		14,975 73	
Interest accrued on collateral loans		183 33	
Rents accrued on company's property or lease		7,500 00	
Market value of real estate *over cost*		101,811 99	
Market value of bonds and stocks *over cost*		183,054 99	
Gross premiums due and unreported on policies in force December 31, 1890	$156,194 89		
Gross deferred premiums on policies in force December 31, 1890	309,298 52		
Total	$465,493 41		
*Deduct the loading on above gross amount	93,098 68		
Net amount of uncollected and deferred premiums		372,394 73	
Total of other assets			760,947 46
Total assets			$15,736,710 82

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December 1890, computed by the New York Insurance Department, according to the *The Combined Experience Table of Mortality, with 4 per cent interest*	$14,433,789 00	
Deduct net value of risks of this company reinsured in other solvent companies	4,954 00	
Net re-insurance reserve		$14,428,835 00
Claims for death losses due and unpaid	$394 26	
Claims for matured endowments due and unpaid	5,377 50	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	111,453 79	
Claims for death losses, and other policy claims resisted by the company	5,000 00	
Total policy claims		122,225 55
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		56,064 73
Amount of any other liability of the company, viz.: extra reserve for absolute, bond, dividend, tontine, war and world policies, and policies lapsed liable to be surrendered and premiums received in advance		53,992 33
Total liabilities (except capital stock)		$14,661,117 61

Surplus as regards policy-holders, $1,075,593.21, on the basis of admitted assets.

* Twenty per cent deducted by the company.

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EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$22,250,763	$29,642,674	$1,328,230	$53,251,667
New policies	2,599,150	7,067,327	234,929	9,901,406
Old revived	----------	6,568	----------	6,568
Old increased	28,735	----------	----------	28,735
Added by dividends	51,582	27,425	----------	79,007
Totals	$24,960,230	$36,743,994	$1,563,159	$63,267,383
Ceased to be in force.				
By death	$637,991	$258,607	$10,570	$907,168
By expiry	----------	294,422	7,140	301,562
By surrender	410,974	410,983	----------	821,957
By lapse	431,511	1,418,529	217,514	2,067,554
By change and decrease	21,000	166,888	74,248	262,136
Not taken	354,700	1,203,922	26,142	1,584,764
Totals	$1,856,176	$3,753,351	$335,614	$5,945,141
Amount in force at end of the year	$23,104,054	$32,990,643	$1,227,545	$57,322,242
Reinsured	10,000	61,000	----------	71,000
Industrial policies	786,249	119,029	----------	905,378
Annuities	----------	----------	----------	24,832

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	252	$357,571 00
Policies issued during year	20	35,184 00
Total	272	$392,755 00
Deduct ceased to be in force	11	10,167 00
In force Dec. 31, 1890	261	$382,588 00
Losses and claims paid during the year	7	8,171 55
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		$14,327 84

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

CONNECTICUT.

(Incorporated May, 1866; commenced business of life insurance April, 1867.)

HOME OFFICE, No. 230 ASYLUM STREET, HARTFORD.

H. A. WHITMAN, *President.* - - - - - - - - - STEPHEN BALL, *Secretary.*

Attorney for Michigan, FRANK W. BROWN, of Detroit.

CAPITAL.

Capital stock paid ..... $250,000.

Balance of net or ledger assets December 31, 1889 ..... $641,558 49

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INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$6,375 22		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	116 87		
Total premium income		$6,258 35	
Cash received for interest upon mortgage loans		12,235 12	
Cash received for interest on bonds owned, and dividends on stock		3,395 00	
Cash received for interest on other debts due the company		4,923 32	
Cash received for rents for use of company's property		7,955 41	
Cash received for profits on bonds, or stocks, *actually sold*		171 90	
Total income during the year			$34,939 10
Total			$676,497 59

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$13,602		
Cash paid for matured endowments and additions	480		
Total amount actually paid for losses and matured endowments		$14,082 00	
Cash paid for surrendered policies		20,347 50	
Cash dividends paid to policy holders, $22,151.35; same applied in payment of premiums, $818.18		22,969 53	
(Total paid policy holders	$57,399 03)		
Cash paid for commissions to agents		113 60	
Cash paid for state and local taxes in state where organized		3,449 99	
Cash paid for the following items, viz.: postage and exchange $235.85; miscellaneous, legal and other expenses, $4,630.25		4,866 10	
(Total expenses of management	$8,429 69)		
Total disbursements during the year			65,828 72
Balance December 31, 1890			$610,668 87

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$196,864 69
Loans secured by mortgages of real estate, first liens	253,230 69
Loans made in cash to policy-holders on this company's policies	85,338 81

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	*Cost Value.*	*Market Value.*	
First National Bank, Hartford, Ct.	$39,883 50	$32,100 00	
Farmers and Mechanics' National Bank, Hartford, Ct.	2,277 50	2,140 00	
Home National Bank, Meriden, Ct.	5,670 75	6,500 00	
Kansas Loan and Trust Co.	2,875 00	2,875 00	
Totals (carried out at *cost* value)	$50,706 75	$43,615 00	50,706 75
Cash deposited in bank			24,527 93
Total net or ledger assets as per balance			$610,668 87
Deduct depreciation from cost of assets to bring same to market value			7,091 75
Total net or ledger assets less depreciation			$603,577 12

OTHER ASSETS.

Interest due, $3,823.25, and accrued, $4,216.23 on bonds and mortgages		$8,039 48	
Gross deferred premiums on policies in force December 31, 1890	368 64		
* Deduct the loading on above gross amount	73 73		
Net amount of uncollected and deferred premiums		294 91	
Total of other assets			8,334 39
Total assets			$611,911 51

* Twenty per cent deducted by the company.

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LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Connecticut Insurance Department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*	$328,005	
Deduct net value of risks of this company re-insured in other solvent companies	4,590	
Net re-insurance reserve		$323,415 00
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due		4,464 00
Total liabilities (except capital stock)		$327,879 00

Surplus as regards policy-holders, $284,032.51, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$736,021	$9,605	$59,000	$4,037	$808,663
Added by dividends				218	218
Totals	$736,021	$9,605	$59,000	$4,255	$808,881
Ceased to be in force.					
By death	$9,265				$9,265
By maturity		480			480
By surrender	52,444	1,000	1,000		54,444
By expiry			13,000		13,000
Totals	$61,709	$1,480	$14,000		$77,189
Amount in force at the end of the year	$674,312	$8,125	$45,000	$4,255	$731,692
Re-insurance					13,043

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force December 31, 1889	13	$10,427
Policies issued during the year	None.	
Total	13	$10,427
Deduct ceased to be in force	6	3,827
In force December 31, 1890	7	$6,600

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $114 77

HOME LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated April 30, 1860; commenced business May 1, 1860.)

HOME OFFICE, No. 254 BROADWAY, NEW YORK CITY, AND No. 38 COURT ST., BROOKLYN.

CHARLES A. TOWNSEND, *President.* - - - - GEORGE E. IDE, *Secretary.*

Attorney for Michigan, HORATIO HASKELL, of Detroit.

CAPITAL.

Capital stock paid $125,000.

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Balance of net or ledger assets December 31, 1889			$6,343,921 73

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$235,920 15		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent years' insurance	759,375 70		
Cash received for annuities	6,325 26		
Total premium income		$1,001,621 11	
Cash received for interest upon mortgage loans		61,280 71	
Cash received for interest on bonds owned, and dividends on stock		148,770 98	
Cash received for interest on premium notes, loans, or liens		40,170 51	
Cash received for interest on other debts due the company		57,102 30	
Cash received for rents for use of company's property		9,194 04	
Cash received for profits on bonds, or stocks, *actually sold*		7,000 00	
Unpaid interest on government bonds		23,000 00	
Total income during the year			1,348,139 65
Total			$7,692,061 38

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$353,924 19		
Premium notes, loans or liens used in payment of the same	14,263 85		
Cash paid for matured endowments and additions	57,019 56		
Premium notes, loans, or liens used in payment of same	4,147 17		
Total amount actually paid for losses and matured endowments		$429,354 27	
Cash paid to annuitants		3,021 88	
Cash paid for surrendered policies		55,776 24	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		29,289 48	
Cash dividends paid to policy-holders, same applied in payment of premiums		73,893 95	
Premium notes, loans, or liens used in payment of dividends to policy-holders		66,474 47	
(Total paid policy-holders	$657,810 29)		
Cash paid stockholders for interest or dividends		15,000 00	
Cash paid for commissions to agents		158,084 34	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		35,202 23	
Cash paid for medical examiners' fees		14,098 85	
Cash paid for salaries, and other compensation of officers and other office employés		41,699 87	
Cash paid for taxes, licenses, fines, and fees in other states		9,941 50	
Cash paid for rent		7,200 00	
Cash paid for advertising		7,979 43	
Cash paid for the following items, viz.: printing, postage, stationery, law and office expenses		11,196 04	
(Total expenses of management	$285,402 26)		
Total disbursements during the year			958,212 55
Balance Dec. 31, 1890			$6,733,848 83

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$168,300 00
Loans secured by mortgages of real estate, first liens	1,485,050 00
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $1,736,480.00	1,151,858 81
Loans made in cash to policy-holders on this company's policies	63,370 65
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	581,193 84

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Cost Value.*	*Market Value.*
United States	$1,280,483 72	$1,322,500 00
Brooklyn City, public park	329,572 50	508,400 00
Erie R. R.	109,063 75	106,390 00
New York, Chicago & St. Louis R. R.	221,412 50	194,880 00

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	Cost Value.	Market Value.	
Bonds:			
New York, Lac. & Western R. R.	97,500 00	100,000 00	
Albany & Susquehanna R. R.	241,925 00	241,925 00	
Morris & Essex R. R.	267,967 50	267,967 50	
Chicago & Northwestern R. R.	281,400 00	281,400 00	
Oswego & Syracuse R. R.	38,950 00	38,950 00	
Fidelity Loan & Trust Co.	50,000 00	50,000 00	
Jefferson R. R.	102,500 00	102,500 00	
Delaware & Hudson R. R.	64,910 00	64,910 00	
Monmouth Co., N. J., school	12,786 00	12,786 00	
Stocks:			
Central Trust Co.	29,500 00	75,000 00	
American Exchange National Bank	22,512 25	22,162 25	
National Bank of Commerce	34,085 75	34,085 75	
Totals (carried out at *cost* value)	$3,184,538 97	$3,423,856 50	$3,184,538 97

Cash in company's office, $1,699.06; cash deposited in bank, $80,388.76; total cash		82,087 82
Agents' ledger balances		17,448 74
Total net or ledger assets as per balance		$6,733,848 83

OTHER ASSETS.

Interest due and accrued on bonds and mortgages		$5,190 15	
Interest due and accrued on bonds and stocks		16,209 33	
Interest due and accrued on collateral loans		11,044 76	
Rents due and accrued on company's property or lease		1,538 37	
Market value of bonds and stocks *over cost*		239,317 53	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$328,548 33		
Gross deferred premiums on policies in force Dec. 31, 1890	45,515 72		
Total	$274,064 05		
*Deduct the loading on above gross amount	54,812 81		
Net amount of uncollected and deferred premiums		219,251 24	
Total of other assets			492,549 38
Total assets			$7,226,398 21
Deduct items not admitted			17,448 74
Total admitted assets			$7,208,949 47

ITEMS NOT ADMITTED.

Agents' balances	$17,448 74

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the New York Insurance Department, according to *The American Experience Table of Mortality, with 4½ per cent interest*	$5,376,123 00
Claims for death losses in process of adjustment, or adjusted and not due	7,147 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	17,999 14
Amount of any other liability of the company, viz.: premiums paid in advance	2,463 34
Total liabilities (except capital stock)	$5,403,732 48

Surplus as regards policy-holders, $1,805,216.99, on the basis of admitted assets.

* Twenty per cent deducted by the company.

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EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELLED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*Total Am't.*
In force at end of previous year	$20,662,175	$5,216,996	$25,879,171
New policies	6,591,211	657,271	7,248,482
Old revived	41,500	42,500	84,000
Old increased	14,000	500	14,500
Added by dividends	----------	44,329	44,329
Totals	$27,308,886	$5,961,596	$33,270,482
Ceased to be in force.			
By death	$334,088	$34,100	$368,188
By maturity	----------	61,166	61,166
By surrender	1,114,863	362,072	1,476,935
By lapse	1,003,500	106,500	1,110,000
By change and decrease	89,605	6,000	95,605
Not taken	1,024,950	106,000	1,130,950
Totals	$3,567,006	$675,838	4,242,844
Amount in force at end of the year	$23,741,880	$5,285,758	$29,027,638

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	1,379	$3,180,601
Policies issued during year	266	520,190
Total	1,645	$3,700,791
Deduct ceased to be in force	177	321,416
In force Dec. 31, 1890	1,468	$3,379,375
Losses and claims paid during the year	7	6,050

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash	$106,483 87
Notes and credits	3,401 32
Total	$109,885 19

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

MASSACHUSETTS.

(Incorporated April 21, 1862; commenced business December 27, 1862.)

HOME OFFICE, BOSTON.

STEPHEN H. RHODES, *President*, - - - - GEORGE B. WOODWARD, *Secretary*.

Attorney for Michigan, HENRY EMPEY, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1889 ..... $3,425,530 45

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INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance; Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	$2,003,098 74		
Deduct amount of premiums paid to other companies for reinsurance, on policies in this company	454 64		
Total premium income		$2,002,644 10	
Cash received for interest upon mortgage loans		93,732 09	
Cash received for interest on bonds owned, and dividends on stock		61,989 84	
Cash received for interest on premium notes, loans, or liens		5,440 63	
Cash received for interest on other debts due the company		15,149 19	
Cash received for rents for use of company's property		564 67	
Cash received as discount on claims paid in advance		501 86	
Total income during the year			$2,180,022 38
Total			$5,605,552 83

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$709,614 59		
Premium notes, loans, or liens used in payment of the same	2,073 23		
Cash paid for matured endowments and additions	85,999 44		
Premium notes, loans, or liens used in payment of same	2,138 47		
Total amount actually paid for losses and matured endowments		$799,825 73	
Cash paid to annuitants		88 63	
Cash paid for surrendered policies		30,001 90	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		1,064 50	
Cash surrender values, including re-converted additions applied in payment of premiums		6,602 12	
Cash dividends paid to policy-holders, same applied in payment of premiums		59,211 49	
Premium notes, loans, or liens used in payment of dividends to policy-holders		5,027 65	
(Total paid policy-holders $901,822 02.)			
Cash paid for commissions to agents		503,460 80	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		193,965 85	
Cash paid for medical examiners' fees		39,322 50	
Cash paid for salaries, and other compensation of officers and other office employés		54,093 40	
Cash paid for state and local taxes in state where organized, $3,484.48; taxes, licenses, fines, and fees in other states, $15,757.95		19,242 43	
Cash paid for rent		16,218 22	
Cash paid for furniture and fixtures, and safes for home and agency offices		1,724 24	
Cash paid for advertising		10,144 40	
Cash paid for the following items, viz.: stationery and printing, $18,455.27; traveling expenses, $693.14; legal expense, $6,475.53; postage, $4,932.68; incidental, $9,482.87		40,039 49	
(Total expenses of management $878,211 33)			
Total disbursements during the year			$1,780,033 35
Balance Dec. 31, 1890			$3,825,519 48

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$585,780 11
Loans secured by mortgages of real estate, first liens	1,638,025 00
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $239,624.50	192,800 00
Loans made in cash to policy-holders on this company's policies	96,085 00
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	84,763 10

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Cost Value.*	*Market Value.*
Massachusetts registered	$113,750 00	$111,000 00
Franklin county, Ohio	22,378 25	22,359 31
Washington county, Ill.	5,225 00	5,250 00
Marion county, Ind.	15,206 25	15,150 00
Columbia county, Wash.	11,800 00	11,750 00
Lincoln county, Nebraska	4,195 00	4,160 00
Finney county, Kansas	10,825 00	10,650 00
Cherokee county scrip, Kansas	5,259 26	5,259 26
Thurston county, Wash.	10,700 00	10,600 00
Yellowstone county, Mont.	5,287 50	5,287 50
City of St. Paul	10,375 00	10,700 00
" Elkhart, Ind.	5,633 37	5,537 50
" Decatur, Ill.	18,540 00	18,450 00
" Yankton, Dak.	8,498 25	8,340 00
" Fremont, Neb.	11,245 00	11,220 00
" Emporia, Kansas	14,700 00	14,700 00
" Jeffersonville, Ind.	10,450 00	10,400 00
" Sioux Falls, Dak.	14,525 00	14,430 00
" New Albany, Ind.	7,809 00	7,642 50
" Martinsville, Ind.	2,010 00	2,000 00
" Kansas City, Kansas	18,235 00	17,985 00
" St. Cloud, Minn.	10,650 00	10,600 00
" Arkansas City, Kansas	3,112 50	3,105 00
" Beloit, Wis.	6,337 50	6,320 00
" Nebraska City, Neb.	15,412 50	15,550 00
" Evansville, Ind.	5,000 00	5,000 00
" Chattanooga, Tenn.	10,900 00	11,400 00
" Fargo, Dak.	5,487 50	5,550 00
" Gladstone, Mich.	4,590 00	4,590 00
" Superior, Wis.	10,200 00	10,200 00
Town of Spencer, Ind.	5,115 00	5,075 00
Delaware Township, Kansas	9,500 00	10,000 00
Village of Groveport, Ohio	4,860 00	4,800 00
" Braceville, Ill.	2,037 50	2,000 00
Wyandotte Co., Kan., School District	5,250 00	5,228 75
City of Seattle, Wash.	10,287 50	10,300 00
Minneapolis Gas Light Co.	10,500 00	10,490 00
Saratoga Gas & Electric Light Co.	10,350 00	10,200 00
Central Drainage District, Ill.	8,207 50	8,000 00
The Middlesex Banking Co., Conn.	10,000 00	10,000 00
Kansas City Real Estate and Stock Exchange	29,850 00	30,000 00
New England Mortgage Security Co.	10,000 00	10,000 00
Port Chester Con. Gas and Electric Light Co.	4,462 50	4,750 00
Cedar Rapids & Missouri River R. R.	13,500 00	15,750 00
Nashua & Rochester R. R.	23,125 00	25,187 50
Lowell & Andover R. R.	18,800 00	21,000 00
Old Colony R. R.	1,020 00	1,080 00
Burlington & Missouri River R. R.	11,687 50	13,425 00
New York & New England R. R.	20,862 50	22,700 00
Cheshire R. R.	5,500 00	5,250 00
Saginaw Valley & St. Louis R. R.	19,680 00	19,200 00
Chicago, Milwaukee & St. Paul R. R.	10,612 50	11,100 00
Lowell & Lawrence R. R.	1,115 00	1,080 00
Oregon Railway and Navigation Co.	10,761 90	10,800 00
Consolidated R. R. Co. of Vermont	4,180 00	6,460 00
Quincy, Alton & St. Louis R. R.	9,587 50	9,800 00
Leavenworth, Topeka & Southwestern R. R.	2,210 00	1,950 00
Cleveland, Columbus, Cin. & Ind. R. R.	9,750 00	11,750 00
Chicago, Burlington & Northern R. R.	1,500 00	1,500 00
Wisconsin Central R. R.	8,787 50	9,500 00
Atchison, Colorado & Pacific R. R.	10,275 00	10,250 00
Chicago & Eastern Ill. R. R.	22,300 00	22,550 00
Strawn & Indiana State Line R. R.	12,600 00	12,420 00
Memphis and Charleston R. R.	12,050 00	12,000 00
Little Rock & Fort Smith R. R.	11,800 00	10,000 00
Carolina Central R. R.	10,975 00	11,000 00
James River Valley R. R.	10,400 00	10,500 00
St. Joseph & Grand Island R. R.	10,837 50	10,000 00
St. Louis, Cable & Western R. R.	20,202 50	20,000 00
Spokane & Palouse R. R.	10,400 00	10,000 00
Helena & Red Mountain R. R.	10,450 00	10,300 00
Kansas City, Memphis & Birmingham R. R.	9,612 50	9,500 00
Marietta Mineral R. R.	9,500 00	10,200 00
Kansas City, Fort Scott & Memphis R. R.	10,340 00	10,800 00
Marquette, Houghton & Ontonagon R. R.	9,700 00	10,000 00
Chicago, Burlington & Northern R. R.	10,200 00	9,800 00
Seattle, Lake Shore and Eastern R. R.	9,500 00	10,000 00
Atchison, Topeka & Santa Fe R. R.	110,380 43	104,650 00
Oregon Railway & Navigation Co.	9,650 00	10,000 00
Syracuse Consolidated Street Railway	4,975 00	5,000 00
Canton St. R'y & Lake Side St. R. R.	10,475 00	10,475 00
The Wichita Electric Railway	9,500 00	9,500 00
Des Moines Street Railroad	10,675 00	10,675 00
The Chicago & Atchison Bridge	10,200 00	10,200 00
Tarkio Valley Railroad	11,075 00	11,075 00

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STOCKS:	Cost Value.	Market Value.	
Boston & Maine R. R. Co.	6,335 62	11,343 00	
Chicago, Burlington & Quincy R. R. Co.	25,080 62	18,025 00	
Union Pacific R. R. Co.	4,731 25	2,193 75	
Atchison, Topeka & Santa Fe R. R. Co.	4,212 50	1,475 00	
Central Massachusetts R. R. Co.	5,208 25	1,925 00	
American Loan & Trust Co.	2,550 00	3,750 00	
New England National Bank	12,031 00	17,000 00	
Tremont National Bank	5,590 50	5,712 50	
Continental National Bank	10,150 00	12,650 00	
Boylston National Bank	4,362 50	4,690 00	
Washington National Bank	13,537 50	12,100 00	
State National Bank	2,531 50	2,772 00	
Boston National Bank of Seattle	10,000 00	10,000 00	
Totals (carried out at *cost* value	$1,175,609 45	$1,178,453 57	$1,175,609 45

Cash in company's office, $3,694.83; cash deposited in bank, $50,534.81; total cash 54,229 64

Total ledger assets $3,827,292 30

OTHER ASSETS.

Interest due, $906, and accrued, $26,939.24 on bonds and mortgages		$27,845 24	
Interest accrued on bonds and stocks		12,312 57	
Interest due, $103.56, and accrued, $1,598.04 on collateral loans		1,701 60	
Interest due, $6,136.71, and accrued, $2,581.10 on premium notes, loans or liens		8,717 81	
Rents accrued on company's property or lease		18 00	
Market value of bonds and stocks *over cost*		2,844 12	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$73,482 00		
Gross deferred premiums on policies in force Dec. 31, 1890	51,084 28		
Total	$124,566 28		
* Deduct the loading on above gross amount	35,614 83		
Net amount of uncollected and deferred premiums		88,951 45	
Total of other assets			142,390 79
Total assets			$3,969,683 09

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Massachusetts insurance department, according to *The Actuaries Table of Mortality, with 4 per cent interest*		$3,569,810 00
Claims for matured endowments due and not called for	$526 00	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	12,212 12	
Claims for death losses, and other policy claims resisted by the company	213 00	
Total policy claims		12,951 12
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		14,773 10
Agents' balances		1,772 82
Amount of any other liability of the company, viz.: premiums paid in advance, $388.82; surrender values, $28,180.48		28,569 30
Total liabilities		$3,627,876 34

Surplus as regards policy-holders, $341,806.75, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$5,851,982	$3,256,256	$406,000	$9,514,238
New policies	388,200	1,076,750	29,200	1,494,150
Old revived	9,014	4,602	.....	13,616
Totals	$6,249,196	$4,337,608	$435,200	$11,022,004

* Twenty-four per cent deducted by the company.

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Ceased to be in force.	*Whole Life.*	*Endowment.*	*All Others.*	*Total Am't.*
By death	$84,932	$26,428	$19,000	$130,360
By maturity		86,166	2,000	88,166
By surrender	63,326	126,643		189,969
By lapse	59,452	105,500	5,000	169,952
By change and decrease	61,929	20,297	1,200	83,426
By expiry			85,700	85,700
Not taken	50,500	192,700		243,200
Totals	$320,139	$557,734	$112,900	$990,773
Amount in force at end of the year	$5,929,057	$3,779,874	$322,300	$10,031,231
Re-insured				27,052
Industrial policies				45,772,709

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force December 31, 1889	210	$378,676
Policies issued during year	17	37,000
Total	227	$415,676
Deduct ceased to be in force	24	42,604
In force December 31, 1890	203	$373,072
Losses and claims paid during the year	4	3,887

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $15,860 15

MANHATTAN LIFE INSURANCE COMPANY.

NEW YORK.

(Organized 1850; commenced business August 1, 1850.)

HOME OFFICE, NO. 156 BROADWAY, NEW YORK CITY.

HENRY B. STOKES, *President.* - - - - - - - - WILLIAM C. FRAZEE, *Secretary.*

Attorney for Michigan, FREEMAN O. GULLIFER, of Detroit.

CAPITAL.

Capital stock paid ..... $100,000.

Balance of net or ledger assets December 31, 1889 ..... $11,089,488 14

INCOME DURING 1890.

Cash (including notes) received for premiums, without deduction for commissions or other expenses for first year's insurance	$495,648 16	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	1,491,742 46	
Cash received for annuities	2,845 00	
Total	$1,990,235 62	
Deduct amount of premiums paid to other companies for reinsurance on policies in this company	607 22	
Total premium income		$1,989,628 40

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Cash received for interest upon mortgage loans	$198,649 36	
Cash received for interest on bonds owned, and dividends on stock	93,200 00	
Cash received for interest on premium notes, loans, or liens	33,762 72	
Cash received for interest on other debts due the Company	236,406 86	
Cash received for rents for use of company's property	4,575 04	
Cash received as discount on claims paid in advance	1,734 21	
Cash received for profits on bonds or stocks, *actually sold*	149,273 49	
Total income during the year		$2,707,230 08
Total		$13,796,718 22

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$836,154 49		
Premium notes, loans, or liens used in payment of the same	41,210 95		
Cash paid for matured endowments and additions	64,231 22		
Premium notes, loans, or liens used in payment of same	2,355 78		
Total amount actually paid for losses and matured endowments		$943,952 44	
Cash paid to annuitants		3,076 23	
Cash paid for surrendered policies		251,330 03	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		36,259 04	
Cash surrender values, including reconverted additions applied in payment of premiums		120,583 32	
Premium notes, loans, or liens used in payment of dividends to policy-holders		3,146 99	
(Total paid policy-holders	$1,358,348.05)		
Cash paid stock-holders for interest or dividends		16,000 00	
Cash paid for commissions to agents		429,866 35	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		24,559 68	
Cash paid for medical examiners' fees		26,107 50	
Cash paid for salaries, and other compensation of officers and other office employés		66,125 58	
Cash paid for state and local taxes in state where organized, taxes, licenses, fines, and fees in other states		23,314 96	
Cash paid for rent		15,000 00	
Cash paid for advertising		18,312 14	
Cash paid for the following items, viz.: miscellaneous		49,701 14	
(Total expenses of management	$652,987 35)		
Total disbursements during the year			2,027,335 40
Balance December 31, 1890			$11,769,382 82

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$206,870 87
Loans secured by mortgages of real estate, first liens	3,689,321 08
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $6,493,500.00	4,923,817 50
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	808,461 81

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Cost Value.*	*Market Value.*
United States	$118,098 70	$138,875 00
Virginia State, consolidated debt		15,960 00
Virginia State, deferred	4,500 00	1,064 00
Mississippi State	10,000 00	10,000 00
Lake Shore & Michigan Southern R. R.	478,198 92	488,000 00
Central Park, North & East River R. R.	115,325 00	120,000 00
Harlem River & Port Chester R. R.	102,500 00	110,000 00
West Shore R. R.	92,900 00	100,000 00
Union Pacific R. R., first mortgage	57,968 17	57,375 00
Union Pacific R. R., sinking fund	118,894 46	108,125 00
Escanaba & Lake Superior R. R.	34,800 00	33,150 00
Albany & Susquehanna R. R.	59,000 00	57,500 00
Ohio & Mississippi R. R.	58,000 00	59,375 00
Missouri Pacific R. R.	111,250 00	104,500 00
New York, Susquehanna & Western	49,250 00	47,625 00
Dakota & Great Southern	100,000 00	99,000 00
Chesapeake & Ohio, consolidated	98,375 00	100,000 00
Wabash R. R.	101,305 55	98,000 00
Morgan's Louisiana & Texas R. R. & Steamship Co.	46,147 51	47,000 00
Louisville, St. Louis & Texas Railway Co.	13,557 50	11,610 00
Toledo, Ann Arbor & Cadillac R. R.	40,374 17	43,000 00
Town of Danville, N. Y.	10,250 00	10,250 00

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STOCKS:	Cost Value.	Market Value.	
Bank of Commerce, N. Y.	$4,460 00	$9,500 00	
Consolidated Gas Co. of New York	49,062 50	47,500 00	
Village of New Rochelle, N. Y., sewer and drainage certificates	50,000 00	50,000 00	
Totals (carried out at *cost* value)	$1,924,712 48	$1,966,909 00	$1,924,712 48

Cash in company's office, $3,997.00; cash deposited in banks, $212,202.08; total cash	216,199 08
Total net or ledger assets as per balance	$11,769,382 82

OTHER ASSETS.

Interest due, $7,131.27, and accrued, $67,877.12, on bonds and mortgages		$75,008 39	
Interest due and accrued on bonds and stocks		2,800 00	
Interest accrued on collateral loans		23,286 33	
Interest due and accrued on premium notes, loans or liens		11,028 70	
Rents accrued on company's property or lease		406 00	
Market value of real estate *over cost*		90,749 13	
Market value of bonds and stocks *over cost*		42,196 52	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$177,872 99		
Gross deferred premiums on policies in force Dec. 31, 1890	155,630 13		
Total	$333,503 12		
* Deduct the loading on above gross amount	66,700 62		
Net amount of uncollected and deferred premiums		266,802 50	
Total of other assets			512,277 57
Total assets			$12,281,660 39

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the New York Insurance Department, according to *The American Experience Table of Mortality, with 4½ per cent interest*		$10,347,477 00
Premium obligations in excess of the net values of their policies		169,921 00
Claims for death losses due and unpaid		
Claims for matured endowments due and unpaid		
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due		
Claims for death losses, and other policy claims resisted by the company		
Amounts due and unpaid on annuity claims		
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		42,643 14
Amount due to officers or others for advances on account of expenses of organization		11,668 63
Total liabilities (except capital stock)		$10,571,709 77

Surplus as regards policy-holders, $1,709,950.62, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Total Am't.
In force at end of previous year	$39,508,372	$8,252,850	$3,375,843	$51,137,065
New policies / Old revived	10,580,262	1,099,874	1,282,265	12,962,401
Totals	$50,088,634	$9,352,724	$4,658,108	$64,099,466

* Twenty per cent deducted by the company.

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Ceased to be in force.	*Whole Life.*	*Endowment.*	*All Others.*	*Total Am't.*
By death				$877,365
By maturity				66,557
By purchase				800,127
By lapse				3,873,898
By change to paid up policies				678,051
Not taken				3,902,684
Totals	$7,178,593	$1,529,837	$390,283	$9,598,712
Amount in force at end of the year	$42,910,041	$7,822,887	$3,767,826	$54,500,754

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	233	$511,387
Policies issued during year	59	201,535
Total	292	$712,922
Deduct ceased to be in force	53	93,895
In force Dec. 31, 1890	239	$619,027
Losses and claims paid during the year	9	17,782

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $18,694 03

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

MASSACHUSETTS.

(Incorporated May 1, 1851; commenced business August 1, 1851.)

HOME OFFICE SPRINGFIELD.

M. V. B. EDGERLY, *President.* - - - - - - - - JOHN A. HALL, *Secretary.*

Attorney for Michigan, JAMES C. THOMSON, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1889 ..... $9,618,010 46

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses for first year's insurance	$497,278 25	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent years' insurance	1,717,274 17	
Total	$2,214,552 42	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	44,521 02	
Total premium income		$2,170,031 40

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Cash received for interest upon mortgage and collateral loans	$278,121 04	
Cash received for interest on bonds owned, and dividends on stock	180,705 34	
Cash received for interest on premium notes, loans or liens	33,511 00	
Cash received for interest on other debts due the company	1,183 92	
Cash received for rents for use of company's property	490 83	
Cash received as discount on claims paid in advance	19,083 97	
Profit and loss	26,540 07	
From other sources	4,500 00	
Total income during the year		$2,709,167 57
Total		$12,327,178 03

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$650,794 27		
Premium notes, loans or liens used in payment of the same	12,140 73		
Cash paid for matured endowments and additions	98,453 58		
Premium notes, loans or liens used in payment of same	3,240 42		
Total	$764,629 00		
Deduct amount received from other companies for losses or claims on policies of this company re-insured	3,830 00		
Total amount actually paid for losses and matured endowments		$760,799 00	
Cash paid for surrendered policies		173,343 05	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse		37,353 61	
Cash surrender values applied in payment of premiums		7,322 27	
Cash dividends paid to policy-holders, $19,585.98; same applied in payment of premiums, $162,996.39		182,582 37	
Premium notes, loans or liens used in payment of dividends to policy-holders		60,983 32	
(Total paid policy-holders	$1,222,383 62)		
Cash paid for commissions to agents		313,608 08	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		106,653 22	
Cash paid for medical examiners' fee		26,995 85	
Cash paid for salaries, and other compensation of officers and other office employés		75,072 62	
Cash paid for state and local taxes in state where organized, $7,772.80; taxes, licenses, fines, and fees in other states, $25,974.36		33,747 46	
Cash paid for rent		17,045 00	
Cash paid for furniture and fixtures, and safes for home and agency offices		5,637 61	
Cash paid for advertising and printing		22,855 59	
Cash paid for the following items, viz.: postage, express, stationery, etc.		21,663 38	
Expenses on real estate obtained by foreclosure, taxes, fees, etc.		23,352 91	
(Total expenses of management	$647,131 72)		
Total disbursements during the year			1,869,515 34
Balance Dec. 31, 1890			$10,457,662 69

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered *cost* value	$475,160 84
Loans secured by mortgages of real estate, first liens	3,974,526 13
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $1,008,487	808,075 00
Loans made in cash to policy-holders on this company's policies	360,476 00
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	566,255 10

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	*Market Value.*
Bonds:		
Massachusetts Armory Loan	$100,000 00	$110,000 00
Railroad Bonds:		
Burlington & Missouri (C. B. & Q. system)	89,168 75	90,000 00
Chicago, Burlington & Quincy (S. W. Div.)	54,300 00	54,000 00
Chicago, Burlington & Quincy, debentures	40,000 00	40,000 00
Chicago, Burlington & Northern, first mortgage	19,300 00	25,000 00
Chicago, Burling on & Northern, second mortgage	50,000 00	50,000 00
Chicago, Burlington & Northern, equipments	75,000 00	79,500 00
Mahoning Coal (Lake Shore system) first mortgage	45,097 24	55,000 00
Southern Central R. R. Co. of New York	53,490 00	53,406 00
Lebanon Springs, receiver's certificates	38,002 01	30,402 00

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BONDS:	Cost Value.	Market Value.
Oregon Short Line (Union Pacific)	$21,915 00	$25,500 00
Iowa Central, first mortgage 5s	76,740 00	48,784 00
St. Louis & Hannibal	4,000 00	4,000 00
Northern Pacific (Pen'd O'Reille Div.)	21,000 00	21,000 00
Northern Pacific (Mo. Div.)	18,000 00	18,000 00
Helena & Red Mountain (No. Pac.)	40,000 00	40,000 00
Cedar Rapids, Iowa Falls & North Western	50,000 00	50,937 80
Marquette, Houghton & Ontonagon	50,000 00	52,500 00
American Dock and Improvement Co. (Central of N. J.)	45,562 50	54,000 00
Canada Southern, second mortgage	22,125 00	23,750 00
Wabash, first mortgage 5s	88,315 68	98,000 00
Verdigris Valley, Indiana & Western (Mo. Pac.)	50,000 00	50,000 00
St. Louis, Iron Mountain & Southern, 5s	24,087 50	23,000 00
Boston, Hoosac Tunnel & Western	22,875 00	24,000 00
Louisville & Nashville, general mortgage	55,000 00	62,700 00
Louisville & Nashville (Nash., Florence & Sheffield)	24,187 50	25,000 00
Louisville & Nashville (Pensacola Div.)	25,000 00	26,875 00
East Tennessee, Virginia & Georgia, consols	49,062 50	51,000 00
Long Dock mortgage (Erie)	100,000 00	116,000 00
Kansas City, Memphis & Birmingham	23,750 00	24,750 00
Grand Rapids, Lansing & Detroit	100,000 00	100,000 00
St. Louis, Council Bluffs & Omaha	50,000 00	52,500 00
Des Moines & Kansas City	25,000 00	25,000 00
Nashville, Chattanooga & St. Louis (Tracy City Div.)	50,000 00	55,000 00
St. Paul, Minneapolis & Manitoba (Montana Extension)	42,374 75	41,500 00
Midland R. R. Co. of New Jersey, 6 per cent gold	25,000 00	28,500 00
Maine Central	49,875 00	50,000 00
Peoria & Eastern	84,769 72	86,250 00
Pittsburgh, Painsville & Fairport	47,500 00	47,500 00
Chicago & North Western, 25-year debentures	24,000 00	24,720 00
Texas & Pacific, first mortgage	45,300 00	42,500 00
St. Louis, Arkansas & Texas, certificates	41,220 00	39,500 00
Chicago, Burlington & Quincy, convertible	5,000 00	5,000 00
Chicago Junction R'y & Union Stock Yards, 5 per cent gold	102,750 00	98,800 00
Total	$1,969,263 15	$2,013,874 80

NATIONAL BANK STOCK:		
20 Shares Pynchon National Bank, Springfield	$1,975 00	$3,200 00
34 " First National Bank, Northampton	3,455 50	4,420 00
65 " Franklin Co. National Bank, Greenfield	6,305 00	6,500 00
400 " Globe National Bank, Boston	39,900 00	40,000 00
246 " Chelsea National Bank, Chelsea	31,980 00	30,750 00
50 " Globe National Bank, Chicago	5,000 00	5,000 00
Total	$88,615 50	$89,870 00

CITY, COUNTY, TOWNSHIP AND OTHER BONDS:		
Leavenworth County, Kansas, School	$6,146 32	$6,146 32
Leavenworth County, Kansas, Funding	29,400 00	30,000 00
Chautauqua County, Kansas	37,620 00	38,000 00
Cowley County, Kansas	50,000 00	50,000 00
Saline County, Kansas	58,000 00	58,000 00
Clay County, Kansas	48,000 00	50,000 00
White County, Illinois	100,000 00	105,000 00
Cass County, Illinois	7,100 00	9,000 00
Perry County, Illinois	12,000 00	12,000 00
Saline County, Illinois	30,000 00	30,000 00
Town of Douglass, Illinois	32,000 00	32,000 00
Town of Kewanee, Henry Co., Illinois	26,000 00	26,000 00
Town of Oswego, Kansas	28,500 00	30,000 00
City of Burlingame, Kansas	4,000 00	4,000 00
City of Topeka, Kansas	30,000 00	31,500 00
City of Kansas, Kansas	5,900 00	5,900 00
City of Morehead, Minnesota	10,000 00	10,500 00
City of Paris, Texas	50,000 00	50,000 00
City of Clinton, Iowa	20,000 00	20,000 00
Lancaster County, Nebraska	69,970 00	70,000 00
Henry County, Ohio	30,000 00	30,000 00
Marshalltown, Iowa, Funding	29,000 00	29,000 00
Pleasant Corner, Polk Co., Iowa	10,000 00	10,000 00
Freeman Manufacturing Co., North Adams, Mass.	30,000 00	30,000 00
Total	$753,636 32	$767,046 32

GAS AND WATER BONDS:		
Wallingford Gas Light Co., Connecticut	$19,560 00	$20,000 00
Council Bluffs City Water Works, Iowa	30,000 00	30,000 00
City of Fairfield Water Works, Iowa	17,575 00	19,000 00
Hornellsville Water Co., New York	24,375 00	26,250 00
National Water Works Co., New York	97,500 00	105,000 00
Omaha City Water Works Co., Neb.	75,000 00	82,500 00
Leavenworth City and Fort Leavenworth Water Co., Kas.	50,000 00	55,000 00
Knoxville Water Co., Tennessee	34,500 00	35,000 00
Marseilles Water Power Co., Illinois	5,000 00	5,000 00

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	Cost Value.	Market Value.	
Gas and Water Bonds:			
Chippewa Falls Water Works Co., Wisconsin	$34,868 15	$38,850 00	
Crookston Water Works, Power and Light Co., Minnesota	45,000 00	49,500 00	
Leadville Water Co., Colorado	28,875 00	33,000 00	
Leadville Water Power and Mining Co., Colorado	26,000 00	26,000 00	
Thompsonville Water Co., Connecticut	25,000 00	25,000 00	
Total	$513,193 15	$550,100 00	
Railroad and Other Stocks:			
500 Shares Boston & Albany R. R. Co.	$62,521 86	$97,000 00	
500 Rights Boston & Albany R. R. Co.	----------	9,375 00	
489 Shares Conn. River R. R. Co.	89,102 50	106,602 00	
224 " New York, New Haven & Hartford R. R. Co.	45,710 50	58,500 00	
500 " Chicago, Burlington & Quincy R. R. Co.	65,504 33	44,687 50	
600 " Albany & Susquehanna R. R. Co. (Del. & Hudson Canal Co. guarantee)	76,362 50	99,000 00	
1,100 Shares Lake Shore & Mich. So. R. R. Co., common	121,712 50	116,737 50	
900 " Chicago & North Western R. R. Co., common	32,975 00	31,462 50	
500 " Detroit, Hillsdale & South Western R. R. Co. (Lake Shore guarantee)	37,300 00	45,000 00	
40 Shares St. Louis & Hannibal R. R. Co.	----------	4,000 00	
20 " Oregon Short Line R. R. Co.	----------	400 00	
327 " Central Iowa R. R. Co. preferred	----------	6,549 60	
485 " Union Paper Manufacturing Co., guaranteed	18,000 00	19,400 00	
200 " Mt. Pleasant Water Co. (Iowa)	16,530 54	10,000 00	
280 " Silverton Water Supply Co.	26,844 95	33,600 00	
1,250 " No. Poudre Land and Canal Co.	12,522 55	12,500 00	
3,750 " Rio Grande Land and Canal Co.	8,395 12	37,500 00	
Total	$613,483 35	$732,314 10	
Totals (carried out at *cost* value)	$4,038,190 47	$4,263,205 22	$4,038,190 47

Cash in company's office, $22,505.52; cash deposited in bank $212,473.63; total cash 234,979 15

Total net or ledger assets as per balance $10,457,662 69

OTHER ASSETS.

Interest due, $9,342.25, and accrued, $68,682.34 on bonds and mortgages		$78,024 59	
Interest due, $5,909.40, and accrued, $75,489.02 on bonds and stocks		81,398 42	
Interest due, $335; and accrued, $16,510.90 on collateral loans, and loans on company policies, $6,509.31		23,355 21	
Interest due, $1,408.66; and accrued, $16,987.65 on premium notes, loans or liens		18,396 21	
Rents accrued on company's property or lease		3,480 00	
Market value of real estate *over cost*		26,020 85	
Market value of bonds and stocks *over cost*		225,014 75	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$155,365 26		
Gross deferred premiums on policies in force Dec. 31, 1890	268,743 14		
Total	$424,108 40		
* Deduct the loading on above gross amount	84,821 68		
Net amount of uncollected and deferred premiums		339,286 72	
Total of other assets			794,976 85
Total assets			$11,252,639 54

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December 1890, computed by the Massachusetts Insurance Department according to *The Actuaries Table of Mortality, with 4 per cent interest*	$10,263,297 00
Claims for death losses, and matured endowments, in process of adjustment	51,246 85
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	49,079 74
Amount of any other liability of the company, viz.: premiums paid in advance	1,145 18
Total liabilities (except capital stock)	$10,364,768 77

*Twenty per cent deducted by the company.

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Surplus as regards policy-holders, $887,870.77, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$48,991,954	$10,674,354	$1,585,687	$68,508	$56,320,503
New policies	16,176,450	1,059,900	133,000	.....	17,369,350
Old revived	91,789	28,000	.....	.....	119,789
Old increased	71,041	4,463	.....	.....	75,504
Added by dividends	.....	.....	.....	24,765	24,765
Totals	$60,331,234	$11,766,717	$1,718,687	$93,273	$73,909,911
Ceased to be in force.					
By death	$589,610	$58,723	$34,500	$663	$683,496
By maturity	.....	106,440	.....	.....	106,440
By surrender	1,087,487	501,937	37,260	1,684	1,578,368
By lapse	3,449,750	154,200	110,000	1,291	3,715,241
By change and decrease	655,035	76,182	20,910	.....	752,127
By expiry	.....	.....	169,300	.....	169,300
Not taken	3,381,150	230,500	2,500	.....	3,614,150
Totals	$9,113,032	$1,127,982	$374,470	$3,638	$10,619,122
Amount in force at end of the year	$51,164,202	$10,636,735	$1,400,217	$89,635	$63,290,789
Reinsured	.....	.....	.....	.....	1,176,354

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	474	$1,104,821
Policies issued during the year	47	270,106
Total	521	$1,374,927
Deduct ceased to be in force	41	109,217
In force Dec. 31, 1890	480	$1,265,710
Losses and claims paid during the year	4	6,770

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash, $40,681.64; notes or credits, $7,049.99; total $47,731 63

METROPOLITAN LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated June, 1866; commenced business January, 1867.)

HOME OFFICE, NOS. 30-36 PARK PLACE, NEW YORK CITY.

JOSEPH F. KNAPP, *President.* - - - - - - - - GEORGE H. GASTON, *Secretary.*

Attorney for Michigan, ALEXANDER ADAMS, of Detroit.

CAPITAL.

Capital stock paid ..... $1,000,000.

Balance of net or ledger assets December 31, 1889 ..... $8,447,118 87

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INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$9,386,110 50		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	4,894 72		
Total	$9,391,005 22		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	78 07		
Total premium income		$9,390,927 15	
Cash received for interest upon mortgage loans		292,046 60	
Cash received for interest on bonds owned, and dividends on stock		124,234 79	
Cash received for interest on premium notes, loans, or liens		3,642 75	
Cash received for interest on other debts due the company		12,432 12	
Cash received for rents for use of company's property		208 16	
Cash received as discount on claims paid in advance		32,055 75	
All other cash income		8,071 85	
Total income during the year			$9,863,618 67
Total			$18,310,737 54

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$3,744,924 57		
Premium notes, loans, or liens used in payment of the same	1,553 81		
Cash paid for matured endowments and additions	4,621 44		
Premium notes, loans, or liens used in payment of the same	422 56		
Total amount actually paid for losses and matured endowments		$3,751,523 38	
Cash paid for surrendered policies		21,265 41	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		4,019 49	
Cash dividends paid to policy-holders and returned premiums, same applied in payment of premiums		22,437 61	
Premium notes, loans or liens used in payment of dividends to policy-holders		3,890 88	
(Total paid policy-holders	$3,803,135 77)		
Cash paid stock-holders for interest or dividends		70,000 00	
Cash paid for commissions to agents		1,494,984 38	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		802,526 83	
Cash paid for medical examiners' fees		86,235 50	
Cash paid for salaries, and other compensation of officers and other office employes		221,829 32	
Cash paid for state and local taxes in state where organized, taxes, licenses, fines and fees in other states		85,401 96	
Cash paid for rent		39,509 11	
Cash paid for commuting commissions		792,162 14	
Cash paid for furniture and fixtures, and safes for home and agency offices		2,023 15	
Cash paid for advertising, printing, stationery and supplies		105,395 68	
Cash paid for the following items, viz.: general expenses		110,150 59	
Profit and loss		649 81	
(Total expenses of management	$3,740,867 47)		
Total disbursements during the year			7,614,003 24
Balance Dec. 31, 1890			$10,696 734 30

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value	$1,256,749 32
Loans secured by mortgages of real estate, first liens	6,058,125 00
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $15,675.00	13,500 00
Loans made in cash to policy-holders on this company's policies	9,500 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	115,616 31

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Cost Value.	Market Value.	
Albany & Susquehanna R. R.	$22,710 00	$23,200 00	
Baltimore & Ohio R. R.	54,000 00	53,000 00	
Canadian Pacific R. R.	113,104 15	113,104 15	
Central Ohio R. R.	102,500 00	100,000 00	
Chicago, St. Paul, Minn. & Omaha R. R.	57,825 00	57,250 00	
Cleveland, Col., Cin. & Ind. R. R.	33,965 00	36,830 00	
Chicago, Milwaukee & St. Paul R. R.	142,612 50	139,120 00	
Chicago & Eastern Illinois R. R.	57,527 50	56,500 00	
Chicago & Indiana Coal R. R.	46,218 75	49,000 00	
Chicago & Western Indiana R. R.	77,125 00	77,050 00	
Columbus & Toledo R. R.	26,950 00	25,520 00	
Chicago, Burlington & Northern R. R.	52,682 50	49,750 00	
Canada Southern R. R.	107,999 24	106,125 00	
Central of New Jersey R. R.	100,750 00	109,000 00	
Cincinnati, Sandusky & Cleveland R. R.	79,600 00	78,750 00	
Chicago, Rock Island & Pacific R. R.	26,968 75	24,750 00	
Delaware & Hudson Canal Co.	18,720 00	17,280 00	
Detroit, Bay City & Alpena R. R.	52,968 75	46,000 00	
Duluth & Iron Range R. R.	28,364 16	29,140 00	
Fremont, Elkhorn & Miss. Valley R. R.	77,229 37	74,880 00	
Hannibal & St. Joseph	30,386 25	28,250 00	
Louisville, New Albany & Chicago R. R.	60,270 00	59,430 00	
Lake Erie & Western R. R.	55,488 07	58,250 00	
Michigan Central R. R.	98,000 00	101,000 00	
Morgan's La. & Texas R. R. & S. S. Co.	26,750 00	27,500 00	
Missouri Pacific R. R.	56,312 50	52,000 00	
Milwaukee, Lake Shore & Western R. R.	30,098 75	29,500 00	
Mobile & Girard R. R.	45,000 00	47,500 00	
Minneapolis & St. Louis R. R.	29,500 00	18,250 00	
Northern Illinois R. R.	26,750 00	26,000 00	
Northern Pacific R. R.	55,225 00	54,285 00	
Peekskill, N. Y.	25,872 60	34,250 00	
St. Joseph & Grand Island R. R.	52,781 25	48,500 00	
St. Paul & Northern Pacific R. R.	58,692 50	59,000 00	
St. Louis, Alton & Terre Haute R. R.	106,750 00	107,000 00	
Third Avenue, New York City, R. R.	166,125 00	168,750 00	
Toledo, Ann Arbor & Grand Trunk R. R.	26,437 50	25,250 00	
Terre Haute & Indianapolis R. R.	25,625 00	26,000 00	
Ulster & Delaware R. R.	99,750 00	100,000 00	
United States	343,281 78	340,892 50	
Western New York & Pennsylvania R. R.	57,500 00	15,562 50	
Wabash R. R.	158,208 33	145,500 00	
Western Transit Co.	51,750 00	50,750 00	
West Side R. R., Milwaukee	49,875 00	50,000 00	
Totals (carried out at *cost* value)	$3,010,595 20	$2,984,669 15	$3,010,595 20

Cash deposited in banks	232,648 47
Total net or ledger assets as per balance	$10,696,734 30
Deduct depreciation from cost of assets, to bring same to market value	75,926 05
Total net or ledger assets less depreciation	$10,620,808 25

OTHER ASSETS.

Interest due, $16,670.02 and accrued, $67,601.36 on bonds and mortgages		$84,271 38	
Interest due, $10,700.00 and accrued, $14,788.59 on bonds and stocks		25,488 59	
Interest due and accrued on collateral loans		45 00	
Rents due on company's property or lease		970 50	
Market value of real estate *over cost*		8,863 41	
Gross premiums due and unreported on policies in force December 31, 1890	$15,998 41		
Gross deferred premiums on policies in force Dec. 31, 1890	34,908 94		
Total	$50,907 35		
*Deduct the loading on above gross amount	10,181 47		
Net amount of uncollected and deferred premiums		40,725 88	
Total of other assets			160,364 76
Total assets			$10,781,173 01

* Twenty per cent deducted by the company.

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LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the New York Insurance Department, according to *The Combined Experience Table of Mortality, with 4 per cent Interest*	$7,663,258 00
Total policy claims	23,641 50
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	3,678 47
Amount of special reserve	954,984 00
Amount of any other liability of the company, viz.: Premiums paid in advance	18,581 93
Total liabilities (except capital stock)	$8,664,143 90

Surplus as regards policy-holders, $2,117,029.11, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$3,820,004	$113,771	$52,817	$3,986,592
New policies / Old revived	276,891	44,850	.....	321,741
Totals	$4,096,895	$158,621	$52,817	$4,308,333
Ceased to be in force.				
By death	.....	.....	.....	$98,506
By maturity	.....	.....	.....	5,044
By surrender	.....	.....	.....	96,626
By lapse	.....	.....	.....	157,000
By change and decrease	.....	.....	.....	19,000
By expiry	.....	.....	.....	1,000
Not taken	.....	.....	.....	8,671
Totals	$349,303	$35,544	$1,000	$385,847
Amount in force at end of the year	$3,747,592	$123,077	$51,817	$3,922,486

INDUSTRIAL POLICIES.

	No.	*Amount.*
In force December 31, 1889	1,849,113	$200,829,929
Issued during the year	912,273	100,852,802
Total	2,761,386	$301,682,731
Canceled.		
By lapse	38,478	3,647,572
By death	626,313	66,919,719
Total	664,791	$70,567,291
In force December 31, 1890	2,096,595	231,115,440

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	32	$35,141
Policies issued during year	1	1,000
Total	33	$36,141
Deduct ceased to be in force	3	4,000
In force Dec. 31, 1890	30	$32,141
Losses and claims paid during the year	276	28,818 98

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $87,299 53

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MUTUAL LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated April, 1842; commenced business February 1, 1843.)

HOME OFFICE, NO. 32 NASSAU ST., NEW YORK CITY.

RICHARD A. McCURDY, *President.* - - - - WILLIAM J. EASTON, *Secretary.*

Attorney for Michigan, THOMAS FERGUSON, of Detroit.

Purely Mutual.

Balance of net or ledger assets December 31, 1889			$129,444,574 35

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses for first year's insurance	$8,558,725 46		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	17,757,764 95		
Cash received for annuities	746,592 66		
Total premium income		$27,063,083 07	
Cash received for interest upon mortgage loans		3,050,383 23	
Cash received for interest on bonds owned and dividends on stock		2,516,122 34	
Cash received for interest on other debts due the company		698,247 64	
Cash received for rents for the use of company's property		658,356 63	
Cash received for profits on bonds, stocks, or real estate actually sold and contingent guarantee account		992,585 78	
Total income during the year			34,978,778 69
Total			$164,423,353 04

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$8,501,770 82		
Cash paid for matured endowments and additions	1,751,479 85		
Total amount actually paid for losses and matured endowments		$10,253,250 67	
Cash paid to annuitants		123,971 89	
Cash paid for surrendered policies and additions		3,832,385 22	
Cash paid for dividends paid to policy-holders		2,763,592 27	
(Total paid policy-holders	$16,973,200 05)		
Cash paid for commissions to agents		4,552,412 81	
Cash paid for salaries and expenses of law department		159,081 44	
Cash paid for medical examiners' fees and salaries		297,936 66	
Cash paid for salaries and other compensation of officers and other office employés		408,485 68	
Cash paid for taxes in state of New York, and taxes, licenses, fines and fees in other states and countries		341,555 32	
Cash paid for rent		140,000 00	
Cash paid for advertising		136,032 83	
Cash paid for all other items, viz.: exchange, postage, printing, stationery and other expenses		1,172,111 29	
(Total expenses of management	$7,207,616 03)		
Total disbursements during the year			24,180,816 08
Balance Dec. 31, 1890			$140,242,536 96

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$13,483,093 14
Loans secured by mortgages of real estate, first liens	63,046,138 58
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $12,177,639.00	8,624,400 00

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Book Value.*	*Market Value.*
United States registered	$319,275 00	$327,402 00
Austrian Government rentes, gold	41,515 64	37,981 00
British Consols	99,422 81	92,877 50
Dominion of Canada	157,545 00	158,550 00
Victorian Government	24,250 00	24,250 00
State of Georgia	1,037,600 00	1,116,700 00
State of Minnesota	100,935 00	97,940 00
State of South Carolina	292,486 90	290,590 00
State of Tennessee	372,750 00	345,000 00
Province of New Brunswick, Canada	100,600 00	100,600 00
Province of Nova Scotia, Canada	411,115 00	412,791 00
Atchison County, Kansas	126,237 60	126,570 00
Bexar County, Texas	50,705 00	52,510 00
Butler County, Ohio	75,907 00	75,486 00
Chatham County, Georgia	62,942 10	62,940 00
Douglas County, Nebraska	59,983 60	61,352 00
Franklin County, Ohio	144,073 80	146,551 00
Franklin County, Kentucky	62,657 20	64,207 00
Hamilton County, Tennessee	208,440 00	210,940 00
Hancock County, Ohio	28,408 10	28,876 00
Hennepin County, Minnesota	201,880 00	201,880 00
Hudson County, New Jersey	316,950 00	338,040 00
Kent County, Michigan	141,361 00	148,568 00
Lucas County, Ohio	36,808 10	36,810 00
Marion County, Indiana	40,040 00	40,208 00
McLennan County, Texas	75,488 00	78,519 00
Montgomery County, Iowa	50,670 00	51,295 00
Owen County, Kentucky	100,000 00	101,670 00
Ramsey County, Minnesota	305,485 00	318,970 00
Richland County, Wisconsin	20,128 50	20,878 00
Shawnee County, Kansas	81,671 00	81,671 00
Sedgwick County, Kansas	257,980 00	265,105 00
Vanderburgh County, Indiana	104,897 50	104,898 00
Wells County, Indiana	124,687 50	125,625 00
Woodbury County, Iowa	125,000 00	125,000 00
Atlanta, Georgia	97,390 80	100,438 00
Augusta, Georgia	15,750 00	17,463 00
Colorado Springs, Colorado	64,686 00	64,686 00
Columbus, Ohio	50,180 00	51,015 00
Council Bluffs, Iowa	40,180 00	40,680 00
Des Moines, Iowa	23,584 80	24,550 00
Duluth, Minnesota	52,015 00	52,430 00
East Tacoma, Washington	106,330 00	108,830 00
Elizabeth, New Jersey	319,945 20	283,200 00
Evansville, Indiana	452,320 00	452,320 00
Fostoria, Ohio	6,223 20	6,343 00
Fort Worth, Texas	101,230 00	101,230 00
Galveston, Texas	323,434 10	333,559 00
Guelph, Ontario, Canada	182,404 53	187,398 00
Helena, Montana	100,750 00	100,750 00
Hyde Park, Illinois	53,715 00	53,715 00
Jackson, Michigan	67,866 50	68,276 00
Jersey City, New Jersey	524,908 65	570,925 00
Joliet, Illinois	51,540 00	52,580 00
Kansas City, Kansas	105,325 20	107,447 00
Lake, Illinois	101,111 50	104,680 00
Lincoln, Nebraska	98,560 00	98,560 00
Memphis, Tennessee	99,915 00	102,208 00
Minneapolis, Minnesota	209,100 00	216,960 00
Montreal, Canada	313,410 00	315,420 00
Nashville, Tennessee	373,671 00	414,640 00
Newark, New Jersey	283,959 00	325,269 00
New Brunswick, New Jersey	22,253 20	24,274 00
Omaha, Nebraska	219,272 00	224,762 00
Orange, New Jersey	20,060 00	20,476 00
Ottawa, Canada	42,536 00	42,536 00
Richmond, Virginia	9,928 00	9,928 00
St. Paul, Minnesota	585,470 00	619,446 00
San Antonia, Texas	102,005 00	106,805 00
San Francisco, California	230,638 50	252,792 00
Savanna, Georgia	30,000 00	31,149 00
Spokane Falls, Washington	110,780 00	110,780 00
Stillwater, Minnesota	31,023 50	31,272 00
Waco, Texas	40,388 00	40,388 00
Albany & Susquehanna	1,229,795 20	1,353,060 00
Ashtabula & Pittsburgh	92,453 40	94,478 00
Atlanta & Charlotte Air Line	291,325 00	293,750 00
Atlantic & Gulf	475,632 30	475,632 00
Baltimore & Ohio	613,450 00	628,740 00
Bleecker Street & Fulton Ferry	39,375 00	40,023 00
Bushwick R. R.	50,080 00	50,080 00
Cairo & Fulton	430,000 00	430,000 00
Cedar Rapids, Iowa Falls & Northwestern	242,776 40	241,470 00
Central Park, North & East River	117,400 00	117,980 00

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BONDS:	Book Value.	Market Value.
Central Railroad & Banking Company of Georgia	$835,571 00	$844,606 00
Charlotte, Columbia & Augusta	93,693 60	94,310 00
Chateaugay	222,880 00	233,480 00
Chesapeake & Ohio	482,206 00	513,922 00
Chicago & Eastern Illinois	51,505 00	56,500 00
Chicago & Northwestern	1,949,566 00	2,092,468 00
Chicago & St. Louis	97,730 40	99,708 00
Chicago & South Western	170,520 00	178,830 00
Chicago, Milwaukee & St. Paul	1,929,184 00	2,068,432 00
Chicago, St. Paul, Minneapolis & Omaha	532,550 00	580,000 00
Cincinnati & Springfield	271,895 00	296,970 00
Cincinnati, Hamilton & Dayton	376,233 00	405,004 00
Cincinnati, Indianapolis, St. Louis & Chicago	195,520 00	192,000 00
Cincinnati, Sandusky & Cleveland	519,950 00	520,000 00
Citizens' Gas Light Company, Brooklyn	50,690 00	51,310 00
Cleveland & Mahoning Valley	188,247 50	188,073 00
Cleveland, Columbus, Cincinnati & Indianapolis	325,604 50	360,800 00
Cleveland, Lorain & Wheeling	287,626 50	295,122 00
Columbus & Indiana Central	65,207 00	66,571 00
Columbus & Toledo	214,949 70	226,876 00
Corrigan Consolidated Street R'y	50,075 00	50,000 00
Covington & Lexington	100,000 00	100,420 00
Delaware & Hudson Canal Company	379,953 00	466,200 00
Duluth & Manitoba	102,400 00	103,000 00
Eastern Railway of Minnesota	240,825 00	248,125 00
East Tennessee, Virginia & Georgia	108,230 00	108,230 00
Elmira, Cortland & Northern	293,430 00	304,500 00
Erie	113,009 60	121,495 00
Evansville & Terre Haute	287,625 00	287,625 00
Flint & Pere Marquette	625,350 00	660,000 00
Florida, Central & Peninsular	235,425 00	242,500 00
Galveston, Harrisburgh & San Antonio	148,981 20	137,350 00
Georgia Pacific	64,000 00	67,840 00
Georgia Railroad & Banking Company	342,816 00	368,516 00
Grand Rapids, Lansing & Detroit	243,350 00	248,050 00
Hackensack Water Company	201,540 00	208,000 00
Hannibal & St. Joseph	562,350 00	572,500 00
Housatonic	52,585 00	51,915 00
Houston & Texas Central	55,285 00	69,250 00
Illinois Central	1,065,130 00	1,075,440 00
Indiana, Bloomington & Western	127,293 50	133,768 00
Indianapolis & St. Louis	449,640 00	492,355 00
Indianapolis, Decatur & Springfield	200,958 80	187,670 00
James River Valley	365,190 00	357,000 00
Jeffersonville, Madison & Indianapolis	109,720 80	113,680 00
Kansas City, St. Joseph & Council Bluffs	461,000 00	481,200 00
Laclede Gas Light Company, St. Louis	159,020 00	156,000 00
Lake Erie & Western	250,000 00	263,750 00
Lake Shore & Michigan Southern	1,709,300 00	1,828,300 00
Long Branch Water Supply Company	101,700 00	103,370 00
Louisville, New Albany & Chicago	128,102 50	135,000 00
Memphis & Charleston	218,260 00	240,000 00
Michigan Central	1,326,725 00	1,401,420 00
Milwaukee & Northern	320,730 00	324,000 00
Milwaukee, Lake Shore & Western	23,386 00	23,700 00
Minneapolis & St. Louis	184,954 00	148,783 00
Minneapolis Gas Light Company	211,180 00	217,420 00
Minneapolis Street Railway	130,650 00	148,389 00
Mobile & Girard	370,770 10	376,397 00
Mobile & Ohio	155,577 60	163,520 00
Montgomery & Eufaula	179,588 00	184,977 00
Morgan's Louisiana & Texas R. R. & S. S. Line	265,550 00	300,000 00
Municipal Gas Light Company, Yonkers	26,713 80	27,000 00
Nashville & Decatur	429,824 00	426,144 00
Nashville, Chattanooga & St. Louis	344,665 10	377,614 00
National Water Works Company, Kansas City	133,755 60	137,821 00
New York Central & Hudson River	602,000 00	630,000 00
New York, Chicago & St. Louis	504,000 00	458,640 00
New York, Lackawanna & Western	1,067,000 00	1,270,000 00
New York, Pennsylvania & Ohio	56,298 00	59,202 00
Norfolk & Petersburgh	78,950 60	79,158 00
Ocean Steamship Company	28,680 00	30,000 00
Ohio & Mississippi	103,500 00	102,755 00
Pittsburgh & Western	128,419 50	123,750 00
Pittsburgh Junction	400,000 00	472,080 00
Pittsburgh, Painesville & Fairport	114,684 20	112,100 00
Richmond & Danville	561,900 00	569,450 00
Richmond, York River & Chesapeake	316,061 00	318,877 00
Rome, Watertown & Ogdensburgh	282,189 00	284,956 00
San Antonio & Aransas Pass	179,720 00	120,000 00
St. Paul & Duluth	55,655 00	55,680 00
St. Paul City Railway	281,608 50	389,720 00
Staten Island Rapid Transit	23,247 00	23,562 00
South Carolina	502,800 00	522,500 00
South Georgia & Florida	60,285 60	61,706 00
South Side of Virginia	34,000 00	35,719 00
Syracuse, Binghamton & New York	273,938 00	313,565 00

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	Book Value.	Market Value.	
Bonds:			
Texas & New Orleans	$657,780 00	$740,700 00	
Texas & Pacific	92,100 00	85,500 00	
Union Passenger Railway Co., Phila.	28,782 00	29,120 00	
Valley R. R. of Ohio	34,924 70	35,009 00	
Virginia & Tennessee	76,211 40	77,841 00	
Virginia Midland	260,000 00	271,925 00	
Wabash R. R.	486,850 00	490,000 00	
Warren & Franklin	109,110 00	112,030 00	
Western Transit Company	399,200 00	419,120 00	
Western Railroad of Alabama	1,546,857 50	1,564,293 00	
Western Union Telegraph Company	621,980 00	605,170 00	
Wheeling & Lake Erie	235,375 00	262,500 00	
Stocks:			
Albany, Susquehanna	30,341 70	33,290 00	
Chicago, Milwaukee & St. Paul, Com. and preferred	342,958 50	305,580 00	
Chicago & North Western, preferred	626,808 00	607,500 00	
Delaware & Hudson Canal Company	153,005 80	161,304 00	
Georgia Railroad & Banking Company	159,798 15	162,400 00	
Massawippi Valley	35,000 00	35,585 00	
Morris & Essex	30,797 00	37,500 00	
New York & Harlem	864,146 95	1,199,475 00	
New York, New Haven & Hartford	258,001 67	325,890 00	
Naugatuck	142,552 55	196,000 00	
New York, Providence & Boston	526,441 41	743,400 00	
Pennsylvania	435,012 50	891,000 00	
Pittsburgh, Ft. Wayne & Chicago	15,225 00	15,000 00	
United New Jersey R. R. & Canal Co.	60,408 78	61,650 00	
Real Estate Exchange & Auction Room, limited	1,000 00	1,000 00	
Totals (carried out at *book* value)	$51,311,631 54	$53,929,451 50	$51,311,631 54

Cash in company's office and in banks and trust companies	3,556,441 59
Agents' ledger balances	94,921 76
Suspense account, $27,979.32; miscellaneous investments, $97,931.03	125,910 35
Total net or ledger assets as per balance	$140,242,536 96

OTHER ASSETS.

Interest due and accrued on bonds and mortgages and other securities		$983,797 89	
Rents due and accrued on company's property or lease		74,880 68	
Market value of bonds and stocks *over cost*		2,617,819 96	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$1,329,938 92		
Gross deferred premiums on policies in force Dec. 31, 1890	1,905,986 79		
Total	$3,235,925 71		
*Deduct the loading on above gross amount	647,185 14		
Net amount of uncollected and deferred premiums		2,588,740 57	
Total of other assets			6,265,239 10
Total assets			$146,507,776 06
Deduct items not admitted			220,832 11
Total admitted assets			$146,286,943 95

ITEMS NOT ADMITTED.

Agents' balances	$94,921 76
Suspense account	27,979 32
Miscellaneous investments	97,931 03
Total items not admitted	$220,832 11

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the New York insurance department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*		$127,793,546 00
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due	$349,539 68	
Claims for death losses, and other policy claims resisted by the company	86,755 00	

*Twenty per cent deducted by the company.

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Total policy claims	$436,294 68
Amount of premiums paid in advance by policy holders	69,065 14
Amount of any other liability of the company, viz.: Under "non-forfeiture clause" of policies	65,000 00
Total liabilities	$128,363,905 82

Surplus as regards policy-holders, $17,923,038.13, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others, including Additions.*	*Total Am't.*
In force at end of previous year	$466,748,167	$98,987,762	$103,458	$565,839,387
New policies	118,755,767	28,737,034	2,800	147,495,601
Old revived	6,616,474	1,149,000	----------	7,765,474
Old increased	793,400	271,204	325	1,064,929
Form changed	208,500	245,528	----------	454,028
Added by dividends	3,585,678	1,000,051	160	4,585,889
Totals	$596,707,986	$130,390,579	$106,743	$727,205,308
Ceased to be in force.				
By death	$7,845,926	$735,508	$633	$8,582,067
By maturity	----------	1,749,063	----------	1,749,063
By surrender } By lapse }	34,036,029	7,345,141	292	12,843,914 / 23,537,548
By change and decrease	1,226,633	626,350	44,528	1,897,511
By expiry	120,750	----------	----------	120,750
Not taken	25,363,732	10,066,603	3,000	35,433,335
Totals	$68,593,070	$20,522,605	$48,453	$89,164,128
Amount in force at end of the year	$528,114,916	$109,867,974	$58,290	$638,041,180

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	4,564	$10,049,712
Policies issued during year	818	2,196,945
Total	5,382	$12,246,658
Deduct ceased to be in force	370	944,151
In force Dec. 31, 1890	5,012	$11,302,507
Losses and claims paid during the year	52	158,353

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $406,477 21

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEW JERSEY.

(Incorporated January 31, 1845; commenced business April, 1845.)

HOME OFFICE, NO. 752 BROAD ST., NEWARK.

AMZI DODD, *President.* - - - - - - - - - EDWARD L. DOBBINS, *Secretary.*

Attorney for Michigan, MARTIN I. WHITMAN, of Detroit.

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Balance of net or ledger assets December 31, 1889			$43,593,847 86

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$1,131,256 51		
Cash (including notes) received for premiums without deduction for commissions or other expenses, for subsequent year's insurance	4,799,952 21		
Cash received for annuities	46,661 25		
Total premium income		$5,977,869 97	
Cash received for interest upon mortgage loans		1,317,285 41	
Cash received for interest on bonds owned, and dividends on stock		609,726 47	
Cash received for interest on premium notes, loans, or liens		258,523 27	
Cash received for interest on other debts due the company		261,061 73	
Cash received for rents for use of company's property		13,961 47	
Cash received as discount on claims paid in advance		895 06	
Balance profit and loss account		36,674 78	
Total income during the year			8,470,998 16
Total			$52,064,846 02

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$2,912,760 59		
Premium notes, loans, or liens used in payment of the same	164,567 58		
Cash paid for matured endowments and additions	205,515 25		
Premium notes, loans, or liens used in payment of same	3,093 18		
Total amount actually paid for losses and matured endowments		$3,285,936 60	
Cash paid to annuitants		24,936 89	
Cash paid for surrendered policies		315,889 06	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		119,867 77	
Cash surrender values, including re-converted additions applied in payment of premiums		194,228 85	
Cash dividends paid to policy-holders, $193,316.94, same applied in payment of premiums, $1,212,315.32		1,405,632 26	
Premium notes, loans, or liens used in payment of dividends to policy-holders		22,307 08	
(Total paid policy-holders	$5,378,798 51)		
Cash paid for commissions to agents and agency expenses		690,616 21	
Cash paid for medical examiners' fees		54,279 42	
Cash paid for salaries, and other compensation of officers and other office employés		144,812 77	
Cash paid for state and local taxes in state where organized, taxes, licenses, fines and fees in other states		170,804 19	
Cash paid for advertising and miscellaneous expenses		89,496 85	
(Total expenses of management	$1,150,009 44)		
Total disbursements during the year			6,528,807 95
Balance December 31, 1890			$45,536,038 07

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$200,000 00
Loans secured by mortgages of real estate, first liens	24,398,133 61
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $4,526,585	3,548,950 00
Loans made in cash to policy-holders on this company's policies	959,444 31
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	4,195,658 77

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*
United States	$8,000 00	$8,970 00
Essex County, N. J.	1,088,000 00	1,256,467 00
Union County, N. J.	20,000 00	20,050 00
Buchanan County, Mo.	500,000 00	500,000 00
Lincoln County, Mo.	148,000 00	148,000 00
Pettis County, Mo.	104,500 00	104,500 00
Tippecanoe County, Ind.	75,000 00	75,000 00
Van Buren County, Iowa	15,500 00	15,500 00

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BONDS:	Par Value.	Market Value.
Uinta County, Wyoming	$52,000 00	$52,000 00
City of Newark, N. J.	2,305,000 00	2,363,375 00
" Orange, N. J.	60,000 00	67,600 00
" New Brunswick, N. J.	14,000 00	14,490 00
" Elizabeth, N. J. (adjustment)	1,048,000 00	1,048,000 00
" Rahway, N. J.	49,401 33	49,401 33
" South Bend, Ind.	153,000 00	153,000 00
" Lafayette, Ind.	160,000 00	132,400 00
" Erie, Pa.	152,000 00	161,120 00
" Springfield, Ill.	114,300 00	114,300 00
" Toledo, Ohio	218,000 00	237,080 00
" Sandusky, Ohio	134,000 00	135,397 50
" Cleveland, Ohio	250,000 00	269,000 00
" Sedalia, Mo.	50,000 00	50,000 00
" Saginaw, Mich.	100,000 00	100,000 00
" Colorado Springs, Col.	50,000 00	51,500 00
Township of Montclair, N. J.	310,000 00	310,000 00
" West Orange, N. J.	128,500 00	146,257 50
" East Orange, N. J.	150,000 00	150,000 00
Colorado State warrants	49,401 51	49,401 51
Grand Rapids & Indiana Railroad	50,000 00	58,000 00
Belvidere Delaware Railroad	750,000 00	750,000 00
Chicago, Burlington & Quincy Railroad	150,000 00	136,500 00
Perth Amboy & Woodbridge Railroad	100,000 00	100,000 00
Central Railroad of New Jersey	200,000 00	214,000 00
Chicago, Rock Island & Pacific	100,000 00	96,500 00
Freehold & Jamesburg Agricultural Railroad	100,000 00	100,000 00
Shamokin, Sunbury & Lewisburg Railroad	40,000 00	41,200 00
New York Central Railroad	20,500 00	20,807 50
Wilkes Barre & Scranton Railroad	100,000 00	100,000 00
New York, Susquehanna & Western Railroad	100,000 00	98,500 00
Philadelphia, Wilmington & Baltimore Railroad	250,000 00	250,000 00
Philadelphia & Erie Railroad	500,000 00	500,000 00
Cleveland, Painsville & Ashtabula Railroad	5,000 00	5,250 00
Cleveland & Canton Railroad	50,000 00	44,000 00
Seattle, Lake Shore & Eastern Railroad	50,000 00	50,000 00
Bear Lake & River Water Works & Irrigation Co.	25,000 00	25,000 00
West Shore bonds, guaranteed by N. Y. C. & H. R. R. R.	437,500 00	439,687 50
Saginaw & Western Railroad	25,000 00	23,750 00
Morris & Essex Railroad	50,000 00	66,250 00
New York, Lackawanna & Western Railroad	50,000 00	54,000 00
Lehigh Valley Railroad	100,000 00	102,500 00
Totals (carried out at *par* value)	$10,759,602 84	$11,103,704 84

		$10,759,602 84
Cash in company's office, $235,485.66; cash deposited in bank, $432,392.36; total cash		667,878 02
Agents' ledger balances and cash obligations		1,572 14
Real estate purchased on foreclosure		660,453 68
Premiums in transit since received		144,344 70
Total net or ledger assets as per balance		$45,536,038 07

OTHER ASSETS.

Interest due, $41,028.13, and accrued, $340,150.76 on bonds and mortgages		$381,178 89	
Interest accrued on bonds and stocks		149,864 33	
Interest accrued on collateral loans		26,883 05	
Interest accrued on premium notes, loans or liens		115,380 60	
Market value of bonds and stocks *over par*		344,102 00	
Gross premiums due and unreported on policies in force December 31, 1890	$147,402 02		
Gross deferred premiums on policies in force December 31, 1890	409,532 52		
Total	$556,934 54		
* Deduct the loading on above gross amount	111,386 91		
Net amount of uncollected and deferred premiums		445,547 63	
Total of other assets			1,462,956 50
Total assets			$46,998,994 57
Deduct items not admitted			1,572 14
Total admitted assets			$46,997,422 43

* Twenty per cent deducted by the company.

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ITEMS NOT ADMITTED.

Agents' balances and cash obligations	$1,572 14	

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December 1890, computed by the New Jersey insurance department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*		$40,700,135 00
Claims for death losses, and matured endowments, in process of adjustment or adjusted and not due	$134,782 07	
Claims for death losses, and other policy claims resisted by the company	7,000 00	
Total policy claims		141,782 07
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		219,958 22
Amount of any other liability of the company, viz.: premiums paid in advance		2,724 45
Total liabilities		$41,064,599 74

Surplus as regards policy-holders, $5,982,822.69, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$123,862,279	$30,647,862	$7,895,052	211,821	$162,617,014
New policies	15,725,736	6,129,371	1,908,306	----------	23,763,413
Old revived	109,500	45,000	----------	----------	154,500
Old increased	24,950	23,511	----------	----------	48,461
Added by dividends	----------	----------	----------	192,618	192,618
Totals	$139,722,465	$36,845,744	$9,803,358	404,439	$186,776,006
Ceased to be in force.					
By death	$2,727,912	$177,495	394,200	$3,429	$3,003,036
By expiry	----------	212,849	1,632,207	194	1,845,250
By surrender	2,947,799	1,237,107	87,198	11,253	4,283,357
By lapse	1,968,200	574,900	----------	1,971	2,565,071
Not taken	1,454,800	610,331	173,217	----------	2,238,348
Totals	$9,118,711	$2,812,682	$1,986,822	16,847	$13,935,062
Amount in force at the end of the year	$130,603,754	$34,033,062	$7,816,536	$387,592	$172,840,944

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force December 31, 1889	2,335	$5,663,898
Policies issued during year	221	603,283
Total	2,556	$6,267,181
Deduct ceased to be in force	195	461,072
In force December 31, 1890	2,361	$5,806,109
Losses and claims paid during the year	56	119,285

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $184,590 64

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NATIONAL LIFE INSURANCE COMPANY.

VERMONT.

(Incorporated November 13, 1848; commenced business February 1, 1850.)

HOME OFFICE, No. 116 STATE ST., MONTPELIER.

CHARLES DEWEY, *President*. - - - - - - - - - - GEORGE W. REED, *Secretary*.

Attorney for Michigan, MCCURDY C. LEBEAU, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1889			$5,586,234 23

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first years' insurance	$474,509 26		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent years' insurance	1,314,962 75		
Total premium income		$1,789,472 01	
Cash received for interest upon mortgage loans		172,487 48	
Cash received for interest on bonds owned, and dividends on stock		102,124 98	
Cash received for interest on premium notes, loans or leans		19,612 58	
Cash received for interest on other debts due the company		10,275 61	
Cash received as discount on claims paid in advance		8,322 78	
Total income during the year			2,102,295 44
Total			$7,688,529 67

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$370,321 94		
Premium notes, loans, or liens used in payment of the same	877 07		
Cash paid for matured endowments and additions	36,075 00		
Total amount actually paid for losses and matured endowments		$407,274 01	
Cash paid for surrendered policies		187,665 24	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		18,390 58	
Cash surrender values, including reconverted additions applied in payment of premiums		954 40	
Cash dividends paid to policy-holders, same applied in payment of premiums		114,619 65	
(Total paid policy-holders	$728,903 88)		
Cash paid for commissions to agents		334,162 44	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		30,569 42	
Cash paid for medical examiners' fees		29,097 27	
Cash paid for salaries, and other compensation of officers and other office employes		29,503 25	
Cash paid for state and local taxes in state where organized, $7,585.09; taxes, licenses, fines, and fees in other states, $27,569.47		35,154 56	
Cash paid for rent		18,479 00	
Cash paid for furniture and fixtures, and safes for home and agency offices		3,216 35	
Cash paid for advertising, printing and stationery		22,496 50	
Cash paid for the following items, viz.: legal services, $1,180.30; postage and express, $7,533.42		8,713 72	
Net profit and loss		11,177 42	
(Total expenses of management	$522,509 93)		
Total disbursements during the year			1,251,413 81
Balance December 31, 1890			$6,437,115 86

Invested in the following:

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ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$226,100 89
Loans secured by mortgages of real estate, first liens	2,967,492 49
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $146,426	98,430 00
Loans made in cash to policy-holders on this company's policies	342,381 76
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	67,422 61

Stocks and Bonds Owned Absolutely by the Company.

Bonds:	*Cost Value.*	*Market Value.*
United States registered	$105,000 00	$124,950 00
State of New Hampshire	11,000 00	14,330 55
" Vermont	100,000 00	100,000 00
" Missouri	11,000 00	12,353 30
" Nebraska, warrants	13,732 50	13,869 82
City of Boston, Mass.	10,000 00	12,715 00
" Chelsea, Mass. } " Chelsea, Mass. }	37,000 00	39,204 10
" Fitchburg, Mass.	60,000 00	63,558 00
" Lawrence, Mass.	20,000 00	21,634 00
" Worcester, Mass.	20,000 00	20,506 00
" Burlington, Vt.	25,000 00	25,307 50
" Minneapolis, Minn. } " Minneapolis, Minn. } " Minneapolis, Minn. }	32,000 00	32,984 05
" Faribault, Minn.	6,000 00	6,086 40
" La Suer, Minn.	5,000 00	5,112 50
" Stillwater, Minn.	41,000 00	45,215 00
" Winona, Minn.	3,000 00	3,158 70
" Indianapolis, Ind.	25,000 00	28,615 00
" Anderson, Ind.	5,500 00	5,599 55
" Appleton, Wis. } " Appleton, Wis. } " Appleton, Wis. }	29,000 00	30,164 10
" Fond du lac, Wis.	20,000 00	20,588 00
" Meriden, Conn. } " Meriden, Conn. } " Meriden, Conn. }	40,000 00	43,189 39
" Crystal Lake, Ill.	5,000 00	5,642 50
" Danville, Ill.	16,000 00	16,154 40
" Irving Park, Ill.	4,500 00	4,842 00
" Springfield, Ill.	18,200 00	19,365 00
" Algona, Ia.	6,000 00	6,175 80
" Afton, Ia.	5,900 00	6,220 96
" Burlington, Ia.	5,000 00	5,244 50
" Creston, Ia.	14,000 00	14,127 40
" Corning, Ia.	15,000 00	16,419 00
" Carroll, Ia.	5,000 00	5,272 00
" Fort Dodge, Ia. } " Fort Dodge, Ia. }	11,000 00	11,246 20
" Independence, Ia.	10,000 00	10,222 00
" Nevada, Ia.	12,000 00	12,280 80
" North Des Moines, Ia.	5,000 00	5,272 00
" Marion, Ia.	22,000 00	24,011 60
" Spencer, Ia.	5,500 00	5,652 90
" Niles, Mich.	10,500 00	11,169 90
" Pueblo, Col.	30,000 00	30,207 00
" Ogden, Utah	20,000 00	20,362 00
" Martin's Ferry, O.	10,000 00	10,400 00
" E. Liverpool, O.	20,000 00	20,520 00
" Piqua, O.	10,000 00	11,358 00
" Sioux Falls, South Dak.	20,000 00	20,640 00
" Huron, South Dak.	12,500 00	13,316 25
" Joplin, Mo.	6,500 00	6,771 05
" Harlan, Mo.	2,500 00	2,625 25
" Newton, Kas.	12,000 00	12,000 00
" Lincoln, Neb.	50,000 00	51,490 00
" Lincoln, Neb., warrants	71,304 22	72,017 26
" Kearney, Neb.	10,000 00	10,513 00
" Kearney, Neb.	25,000 00	25,000 00
" Omaha, Neb.	20,000 00	20,920 00
" Red Cloud, Neb.	10,000 00	10,143 00
County of Douglas, Neb.	20,000 00	21,156 00
" Dundy, Neb.	1,800 00	1,960 92
" Lancaster, Neb.	50,000 00	50,180 00
" Outagamie, Wis.	25,000 00	25,567 50
" Haskell, Kas.	14,000 00	15,519 00
" Wyandotte, Kan.	21,000 00	21,168 00
" Trego, Kan.	5,000 00	5,447 50
" Clark, So. Dak.	15,000 00	15,436 50
" Johnson, So. Dak.	8,000 00	8,208 00
" Otero, Col.	4,000 00	4,287 20

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BONDS:	Cost Value.	Market Value.	
County of Pueblo, Col.	$38,000 00	$38,380 00	
" Paulding, O.	10,000 00	10,117 00	
Town of Arlington, Vt.	15,000 00	15,618 50	
" Bakersfield, Vt.	3,000 00	3,021 60	
" Essex, Vt.	3,000 00	3,029 10	
" Greensboro, Vt.	3,500 00	3,564 05	
" Highgate, Vt.	30,000 00	31,512 00	
" Hyde Park, Vt.	23,000 00	23,322 00	
" Jay, Vt.	7,000 00	7,273 70	
" Jamaica, Vt.	9,000 00	9,379 80	
" Jericho, Vt.	6,000 00	6,163 80	
" Johnson, Vt.	7,000 00	7,078 40	
" Montpelier, Vt. } " Montpelier, Vt. }	39,500 00	39,878 00	
" Mt. Tabor, Vt.	6,000 00	6,363 60	
" Newfane, Vt.	6,000 00	6,201 00	
" Swanton, Vt.	60,500 00	62,768 75	
" Sheldon, Vt.	24,000 00	24,403 20	
" Troy, Vt.	3,000 00	3,021 00	
" Underhill, Vt.	15,000 00	15,456 00	
" Wolcott, Vt.	7,300 00	7,519 00	
" Woodstock, Vt.	7,000 00	7,000 00	
" Williston, Vt.	2,400 00	2,417 52	
" Monmouth, Ill.	25,000 00	25,727 50	
Village of Brandon, Vt.	24,000 00	24,600 00	
" Montpelier, Vt.	10,000 00	10,049 00	
" Richford, Vt.	17,000 00	17,275 40	
" St. Johnsbury, Vt.	6,000 00	6,000 00	
" West Randolph, Vt.	12,000 00	12,000 00	
" North Bend, Neb.	2,000 00	2,000 00	
" Indianola, Ia.	13,000 00	12,245 70	
" Dennison, O.	9,000 00	9,432 90	
" Leetonia, O.	13,500 00	13,648 50	
" W. Duluth, Minn.	20,000 00	20,494 00	
Kansas, Nebraska and Colorada, County warrants	221,988 32	234,308 20	
Vermont Marble Co. mortgaged	20,000 00	21,310 00	
Iowa, Kansas and Nebraska School	297,716 00	312,224 31	
STOCKS:			
First National Bank, Montpelier, Vt.	26,000 00	33,800 00	
Montpelier National Bank, Montpelier, Vt.	1,680 00	2,940 00	
Totals (carried out at *cost* value)	$2,337,521 04	$2,447,611 88	$2,337,521 04

Cash in company's office, $4,096.80; cash deposited in bank, $100,434.76; total cash	104,531 56
Agents' ledger balances	293,235 51
Total net or ledger assets as per balance	$6,437,115 86

OTHER ASSETS.

Interest due, $25,449.57; and accrued, $52,826.84, on bonds and mortgages		$78,276 41	
Interest accrued on bonds and stocks		33,585 83	
Interest accrued on collateral loans		1,879 69	
Interest accrued on premium notes, loans or liens		12,751 10	
Market value of bonds and stocks *over cost*		110,090 84	
Gross premiums due and unreported on policies in force December 31, 1890	$5,447 22		
Gross deferred premiums on policies in force December 31, 1890	164,959 88		
Total	$170,407 10		
*Deduct loading on above gross amount	34,081 42		
Net amount of uncollected and deferred premiums		$136,325 68	
Total of other assets			372,909 54
Total assets			$6,810,025 40
Deduct items not admitted			293,235 51
Total admitted assets			$6,516,789 89

ITEMS NOT ADMITTED.

Agents' balances	$293,235 51

*Twenty per cent deducted by the company.

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LIABILITIES.

Net present value of all the outstanding policies in force on 31st day of December, 1890, computed by the Vermont Insurance Department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*		$5,212,729 02
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	$5,000 00	
Claims for death losses, and other policy claims resisted by the company	2,000 00	
Total policy claims		7,000 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		1,573 40
Amount of any other liability of the company, viz.: balance due on surrendered policies		3,199 46
Over payments on extra reserve on L. R. E. policies		297,746 18
Total liabilities		$5,522,248 06

Surplus as regards policy-holders, $994,541.83, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$26,517,208	$12,180,527	$3,000	$66,811	$38,767,541
New policies	11,761,900	3,317,600	20,000		15,098,900
Old revived	41,665	4,400			46,065
Old increased	1,040				1,040
Form changed			5,500		5,500
Added by dividends				2,457	2,457
Totals	$38,321,808	15,501,927	$28,500	$69,268	$53,921,503
Ceased to be in force.					
By death	$278,005	$88,000		$5,194	$371,199
By maturity	20,925	15,150			36,075
By surrender	668,660	848,035		413	1,517,108
By lapse	2,209,250	481,000			2,690,250
By change and decrease	380,475	140,595			521,070
By expiry	1,000		$20,000		21,000
Not taken	1,788,500	664,000			2,402,500
Totals	$5,296,815	$2,236,780	$20,000	$5,607	$7,559,202
Amount in force at end of the year	$33,024,993	$13,265,147	$8,500	$63,661	$46,362,301

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force December 31, 1889	411	$827,475
Policies issued during the year	388	1,147,500
Total	799	$1,974,975
Deduct ceased to be in force	129	341,780
In force December 31, 1890	670	$1,633,195
Losses and claims paid during the year	7	6,400

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash, $68,990.85; notes and credits, $96.38; total $69,087 23

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NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

MASSACHUSETTS.

(Incorporated April 1, 1835; commenced business December 1, 1843.)

HOME OFFICE, POSTOFFICE SQUARE, BOSTON.

BENJAMIN F. STEVENS, *President.* - - - - - - - - S. F. TRULL, *Secretary.*

Attorney for Michigan, JAY BASSETT, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1889			$19,082,849 16

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$393,323 48		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent years' insurance	2,408,514 98		
Total premium income		$2,801,838 46	
Cash received for interest upon mortgage loans		169,453 90	
Cash received for interest on bonds owned, and dividends on stock		628,435 80	
Cash received for interest on premium notes, loans, or liens		60,418 37	
Cash received for interest on other debts due the company		61,496 81	
Cash received for rents for use of company's property		93,036 02	
Balance of profit and loss account		19,362 90	
Total income during the year			3,833,982 26
Total			$22,916,831 42

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$1,344,330 08		
Premium notes, loans, or liens used in payment of the same	28,996 15		
Cash paid for matured endowments and additions	251,617 67		
Premium notes, loans, or liens used in payment of the same	5,599 33		
Total amount actually paid for losses and matured endowments		$1,630,540 23	
Cash paid for surrendered policies		251,130 92	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		42,241 35	
Cash distributions paid to policy-holders, same applied in payment of premiums		568,595 64	
Premium notes, loans, or liens used in payment of distributions to policy-holders		19,780 85	
(Total paid policy-holders	$2,512,288 99)		
Cash paid for commissions to agents		229,558 98	
Cash paid for medical examiners' fees		16,613 00	
Cash paid for salaries, and other compensation of officers and other office employés		102,215 35	
Cash paid for state and local taxes in state where organized; taxes, licenses, fines, and fees in other states		48,541 41	
Cash paid for advertising		17,399 22	
Cash paid for the following items, viz.: printing, stationery, and all other incidental expenses		148,307 72	
Accrued interest on investments purchased during the year		4,733 50	
(Total expenses of management	$567,364 18)		
Total disbursements during the year			3,079,653 17
Balance Dec. 31, 1890			$19,837,178 25

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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$1,710,325 21
Loans secured by mortgages of real estate, first liens	3,050,545 00
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $2,683,556.28	1,912,550 00
Loans made in cash to policy-holders on this company's policies	5,400 00
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	610,935 19

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS:	*Cost Value.*	*Market Value.*
Atlantic National Bank	$7,101 00	$10,008 00
Bay State National Bank	7,500 00	13,500 00
Boston National Bank	33,300 00	39,960 00
Continental National Bank	10,000 00	12,700 00
First National Bank of Cambridge	5,000 00	9,825 00
Massachusetts National Bank	5,200 00	5,681 00
Merchants' National Bank	9,100 00	13,422 50
National City Bank of Lynn	10,700 00	20,865 00
National Revere Bank	15,000 00	19,200 00
National Hide and Leather Bank	15,000 00	19,500 00
National Eagle Bank	24,000 00	25,680 00
Tremont National Bank	31,951 25	36,480 00
National Webster Bank	20,000 00	20,100 00
Boston Safe Deposit and Trust Co.	63,500 00	100,000 00
State National Bank	10,273 10	15,120 00
Third National Bank	70,000 00	84,000 00
Globe National Bank	50,000 00	50,125 00
Nicollet National Bank of Minneapolis	40,000 00	40,000 00
American Loan and Trust Co.	20,000 00	29,000 00
Boston National Bank of Seattle	25,000 00	25,000 00
New England Safe Deposit and Trust Co. of Mo.	38,149 77	40,000 00
New England Safe Deposit and Trust Co.	24,300 00	24,300 00
Mercantile Loan and Trust Co.	25,000 00	25,000 00
Winthrop National Bank	15,000 00	16,950 00
Boston & Albany Railroad Co.	85,000 00	164,900 00
Boston & Providence R. R. Co.	29,950 00	75,000 00
Chicago, Burlington & Quincy R. R. Co.	127,732 77	115,020 00
Conn. & Passumpsic Railroad Co.	80,000 00	91,400 00
Fitchburg Railroad Co., preferred stock	42,573 50	38,812 50
New York, New Haven & Hartford Railroad Co.	13,000 00	45,540 00
Norwich & Worcester Railroad Co.	84,925 25	151,300 00
Northern Railroad Co.	10,000 00	13,550 00
Connecticut River Railroad Co.	20,000 00	42,650 00
Chicago & Alton Railroad Co., common stock	26,600 00	34,048 00
Eastern Railroad Co. of New Hampshire	3,150 00	11,208 75
Portland, Saco & Portsmouth Railroad Co.	20,000 00	25,660 00
Atchison, Topeka & Santa Fe Railroad Co.	51,712 50	16,531 25
Boston & Lowell Railroad Co.	20,000 00	35,900 00
Metropolitan Street R'y Co., Kansas City	109,500 00	100,800 00
West End Street R'y Co., preferred stock	25,000 00	42,375 00
Dwight Manufacturing Co.	5,000 00	3,875 00
Massachusetts Cotton Mills	5,000 00	5,175 00
Massachusetts Title Insurance Co.	12,000 00	12,000 00
Land Title Guarantee Co., Kansas City, 50 per cent paid up	45,832 40	49,050 00
Boston Gas Syndicate	50,000 00	50,000 00
Boston Northwest Real Estate Co., 70 per cent paid up	70,000 00	70,000 00
Huntington Storage Warehouse Co., 65 per cent paid up	16,250 00	16,250 00
BONDS:		
Eastern Railroad Co.	$275,000 00	$338,250 00
Philadelphia, Wilmington & Baltimore Railroad Co.	193,871 67	27,900 00 54,500 00 125,080 00
Boston, Concord & Montreal Railroad Co.	500,000 00	520,000 00
Chicago, Burlington & Quincy Railroad Co.	102,000 00	122,655 00
Worcester & Nashua Railroad Co.	75,000 00	77,250 00
New Haven & Derby Railroad Co.	14,250 00	17,700 00
Chicago & Eastern Illinois Railroad Co.	97,050 00	95,000 00
Fremont, Elkhorn & Mo. Valley Railroad Co.	50,000 00	59,500 00
Maine Central Railroad Co.	48,850 00	52,500 00
Ottumwa, Cedar Falls & St. Paul Railroad Co.	50,000 00	52,000 00
Dayton & Michigan Railroad Co.	50,000 00	52,500 00
Delaware & Chesapeake Railway Co.	108,531 25	99,000 00
Pittsburg, Cleveland & Toledo Railroad Co.	50,000 00	53,500 00
Michigan Central Railroad Co.	100,000 00	116,000 00
Chicago, Milwaukee & St. Paul Railway Co.	98,942 50	52,500 00 52,500 00
Mo. Valley & Blair Railway and Bridge Co.	25,000 00	25,500 00
Northern Illinois Railway Co.	100,000 00	105,000 00

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Bonds:	Cost Value.	Market Value.
Chicago & Northwestern Railway Co.	$20,000 00	$20,200 00
Chicago & Northwestern Railway Co.	30,000 00	31,950 00
Kansas City, Clinton, & Springfield Railway Co.	50,000 00	50,000 00
Union Pacific Railway Co.	100,000 00	92,000 00
Burlington & Mo. River Railroad Co. in Nebraska	190,781 25	166,000 00
St. Joseph & Grand Island Railroad Co.	50,000 00	49,000 00
Corrigan Consolidated Street Railway Co.	100,000 00	100,000 00
St. Louis Cable & Western Railway Co.	50,000 00	50,000 00
Spokane & Palouse Railway Co.	25,000 00	25,000 00
Chicago, Burlington & Northern Railroad Co.	100,000 00	101,000 00
Helena & Red Mountain Railroad Co.	50,000 00	50,500 00
Kansas City Cable Railway Co.	99,500 00	95,000 00
Dakota & Great Southern Railway Co.	100,000 00	100,000 00
Des Moines & Ft. Dodge Railroad Co.	24,500 00	19,500 00
Maine Central Railroad Co.	180,862 50	174,600 00
Housatonic Railroad Co.	100,000 00	104,000 00
Duluth & Iron Range Railroad Co.	47,500 00	47,500 00
Chicago, Rock Island & Pacific Railway Co.	100,000 00	98,000 00
Fitchburg Railroad Co.	50,000 00	53,000 00
Baltimore & Ohio Railroad Co.	50,000 00	52,500 00
Somerset Railway Co.	97,500 00	100,000 00
Grand Rapids, Lansing & Detroit Railroad Co.	29,250 00	28,500 00
Grand Avenue Railway Co.	95,500 00	96,500 00
Oregon Short Line Railway Co.	50,000 00	51,000 00
Louisville, Evansville & St. Louis Railroad Co.	100,000 00	108,000 00
Evansville, Terre Haute & Chicago Railway Co.	10,000 00	10,500 00
Boston & Providence Railroad Co.	100,000 00	103,000 00
Boston & Maine Railroad Co.	150,000 00	156,750 00
Denver City Cable Railway Co.	100,000 00	98,000 00
Metropolitan Street Railway Co.	192,000 00	193,000 00
Pennsylvania Railroad Co.	150,000 00	156,000 00
Strawn & Indiana State Line Railroad Co.	50,000 00	53,500 00
Michigan Central Railroad Co.	98,500 00	102,000 00
Kansas Equipment Company	25,000 00	24,375 00
Portland Union Railway Station Co.	25,000 00	23,375 00
" " " "	25,000 00	23,375 00
Atchison, Topeka & Santa Fe Railroad Co.	345,965 94	286,260 00
" " " "	127,117 68	101,807 50
" " " "	75,000 00	75,000 00
Omaha Street Railway Co.	98,500 00	97,000 00
Chicago, Burlington & Quincy Railroad Co.	12,000 00	12,240 00
Albany	23,256 00	9,720 00 16,350 00
Boston	74,312 50	91,500 00
"	401,423 62	33,760 00 111,300 00 294,800 00
"	95,000 00	98,325 00
"	5,000 00	5,175 00
"	100,000 00	101,500 00
"	100,000 00	103,500 00
"	100,000 00	101,750 00
" sterling loan	96,000 00	96,960 00
" " "	86,400 00	88,992 00
Chicago	70,250 00	78,000 00
New Hampshire	2,000 00	2,085 00
"	2,000 00	2,155 00
"	1,000 00	1,095 00
"	500 00	565 00
"	2,000 00	2,370 00
"	1,000 00	1,200 00
"	500 00	607 50
"	12,000 00	14,760 00
"	5,000 00	6,225 00
Chelsea	206,504 17	223,660 00
Lawrence	19,940 00	20,000 00
	1,000 00	1,055 00
"	35,000 00	37,012 50
"	48,270 88	53,000 00
"	32,000 00	36,640 00
Lynn	1,000 00	1,065 00
"	75,000 00	79,500 00
"	50,000 00	54,000 00
"	50,000 00	54,500 00
"	50,000 00	55,000 00
Massachusetts	98,172 35	27,300 00 81,620 00
Rhode Island	50,000 00	53,000 00
Cincinnati	85,000 00	104,550 00
Worcester	85,000 00	93,925 00
Brookline	100,000 00	100,000 00
"	50,000 00	50,750 00
"	50,000 00	54,500 00
"	25,000 00	26,500 00
Fitchburg	125,485 17	24,000 00 23,805 00 98,400 00

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	Cost Value.	Market Value.	
BONDS:			
Springfield	$126,000 00	$165,060 00	
Providence	146,408 06	172,700 00	
Norwich	50,000 00	67,500 00	
"	44,000 00	50,160 00	
Fall River	1,000 00	1,050 00	
"	152,000 00	162,640 00	
"	50,000 00	58,000 00	
Holyoke	5,000 00	5,650 00	
Newton	10,000 00	10,400 00	
"	60,000 00	74,400 00	
New York city	100,000 00	113,750 00	
New Bedford	10,000 00	11,000 00	
Salem	10,000 00	11,200 00	
Taunton	38,000 00	42,510 00	
Lewiston	100,000 00	111,750 00	
Pawtucket	150,000 00	160,500 00	
Kansas City School District	50,000 00	50,000 00	
Lawrence, Kansas	50,000 00	50,000 00	
Lincoln, Nebraska	49,583 33	50,000 00	
Indianapolis	100,000 00	100,000 00	
Minneapolis	100,000 00	100,000 00	
"	85,000 00	85,000 00	
St. Paul	100,000 00	103,500 00	
Sheboygan, Wis.	100,000 00	100,000 00	
Helena	50,000 00	50,000 00	
Kansas City O K creek sewer	99,808 25	100,000 00	
United States	140,000 00	169,400 00	
Chamber of Commerce of Minneapolis	97,500 00	100,000 00	
St. Paul Chamber of Commerce	48,750 00	50,000 00	
Minneapolis Gas Light Co.	50,000 00	51,000 00	
Jarvis-Conklin Mortgage Trust Co.	99,000 00	100,000 00	
NOTES:			
Town of Eden, Me.	21,000 00	21,000 00	
" "	20,000 00	20,000 00	
" "	25,000 00	25,000 00	
" "	35,000 00	35,000 00	
St. Louis Cable & Western Railway Co.	20,000 00	20,000 00	
West End Street Railway Co.	100,000 00	100,000 00	
Jamaica Plain Gas Light Co.	20,000 00	20,000 00	
Nicollet National Bank of Minneapolis	50,000 00	50,000 00	
Boston Northwest Real Estate Co.	20,000 00	20,000 00	
Totals (carried out at *cost* value	$11,944,433 61	$12,791,216 50	$11,944,433 61
Cash deposited in banks			275,665 80
Quarterly and semi-annual premium notes being part of premium note account, and secured by premium reserve as all other premium notes are			327,323 44
Total net or ledger assets as per balance			$19,837,178 25

OTHER ASSETS.

Interest due, $795, and accrued, $45,655.17 on bonds and mortgages		$46,450 17	
Interest accrued on bonds and stocks		123,248 64	
Interest due, $56.25, and accrued, $19,970.30, on collateral loans		20,026 55	
Interest accrued on premium notes, loans or liens		24,200 00	
Rents accrued on company's property or lease		13,589 16	
Market value of bonds and stocks *over cost*		846,782 89	
Gross premiums due and unreported on policies in force December 31, 1890	$212,420 71		
*Deduct the loading on above gross amount	42,484 14		
Net amount of uncollected and deferred premiums		169,936 57	
Total of other assets			1,244,233 98
Total assets			$21,081,412 23

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Massachusetts Insurance Department, According to *The American Experience Table of Mortality, with 4 1-2 per cent interest*		$18,716,691 00
Claims for death losses due and unpaid	$176,453	
Claims for matured endowments due and unpaid	21,074	
Total policy claims		197,527 00

* Twenty per cent deducted by the commissioner.

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Amount of all unpaid distributions of surplus, or other description of profits due policy-holders	$87,987 54
Total liabilities	$19,002,205 54

Surplus as regards policy-holders, $2,079,206.69, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$30,936,157	$45,492,170	$2,526,576	$78,954,903
New policies	14,278	11,597,632	5,019	11,616,929
Old revived	66,000	53,086	----------	119,086
Old increased	5,094	51,851	----------	56,945
Totals	$31,021,529	$57,194,739	$2,531,595	$90,747,863
Ceased to be in force.				
By death	$1,071,895	$384,157	$4,005	$1,460,057
By maturity	----------	241,447	----------	241,447
By surrender	172,418	1,167,682	10,060	1,350,160
By lapse	46,500	1,143,590	----------	1,190,090
By change and decrease	98,617	703,660	13	802,290
By expiry	----------	----------	383,070	383,070
Not taken	----------	1,296,000	----------	1,296,000
Totals	$1,389,430	$4,936,476	$397,148	$6,723,054
Amount in force at the end of the year	$29,632,099	$52,258,263	$2,134,447	$84,024,809

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	399	$727,794
Policies issued during year	59	143,065
Total	452	$870,859
Deduct ceased to be in force	23	40,244
In force Dec. 31, 1890	429	$830,615
Losses and claims paid during the year	15	25,664

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash, $18,714.78; notes or credits, $6,318; total $25,032 87

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated 1841; commenced business 1845.)

HOME OFFICE, NOS. 346 & 348 BROADWAY, NEW YORK CITY.

WILLIAM H. BEERS, *President.* - - - - - - - - . HENRY TUCK, *Vice-President.*

Attorney for Michigan, HERBERT L. BAKER, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1890	$97,846,079 43	$97,277,554 32
Less contingent sinking fund	568,525 11	

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INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$7,857,408 00		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent years insurance	16,949,735 78		
Cash received for annuities	1,870,808 80		
Total	$26,677,952 58		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	90,662 54		
Total premium income		$26,587,290 04	
Cash received for interest upon mortgage loans		996,902 16	
Cash received for interest on bonds owned, and dividends on stock		3,211,428 19	
Cash received for interest on premium notes, loans or liens		23,955 09	
Cash received for interest on other debts due the company		294,004 72	
Cash received for rents for use of company's property		346,356 62	
Cash received as discount on endowments paid in advance		23,765 08	
Total income during the year			$31,483,701 90
Total			$128,761,256 22

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$6,066,797 86		
Cash paid for matured endowments and additions	1,093,725 22		
Total	$7,160,523 08		
Deduct amount received from other companies for losses or claims on policies of this company re-insured	82,250 60		
Total amount actually paid for losses and matured endowments		$7,078,272 48	
Cash paid to annuitants		1,274,499 70	
Cash paid for surrendered policies		2,663,563 99	
Cash dividends paid to policy-holders including mortuary dividends and premium notes, used in payment of dividends to policy-holders		2,263,207 85	
(Total paid policy-holders	$13,279,544 02)		
Cash paid for commissions to agents (including advanced and commuted commissions)		4,266,590 26	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		135,000 00	
Cash paid for medical examiners' fees		245,891 87	
Cash paid for salaries, and other compensation of officers and other office employes		509,225 91	
Cash paid for state and local taxes in state where organized; taxes, licenses, fines and fees in other states		199,595 43	
Cash paid for advertising		154,997 38	
Cash paid for the following items, viz.: postage, printing, stationary, legal expenses, rent and sundry other expenditures		1,171,018 68	
(Total expenses of management	(6,682,319 48)		
Total disbursements during the year			19,961,863 50
Balance December 31, 1890			$108,799,392 72

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unencumbered, *cost* value	$14,341,917 35
Loans secured by mortgages of real estate, first liens	19,446,083 13
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $5,391,511	4,168,000 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	431,108 71

Stocks and Bonds Owned Absolutely by the Company.

Bonds:	*Cost Value.*	*Market Value.*
United States 6 per cent	$473,558 34	$514,650 00
United States 4 per cent	309,658 25	367,525 00
Alabama state	36,100 00	48,720 00
Georgia state	1,500 00	1,500 00
Mississippi state	19,600 00	19,600 00
South Carolina state	27,624 37	29,583 58
Tennessee state	521,970 00	521,970 00
Callaway county, Missouri	125,000 00	125,000 00

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BONDS:	Cost Value.	Market Value.
Custer county, Montana	$54,542 50	$54,542 50
Dallas city, Texas	204,837 25	204,837 25
Elizabeth City, N. J.	270,270 00	270,270 00
Flatbush, N. Y., water	19,600 00	22,000 00
Flushing, N. Y.	22,108 00	24,802 50
Galveston city, Texas	173,730 00	174,270 83
Jersey City, N. J.	398,639 40	431,179 17
Jefferson county, Alabama	198,917 00	198,917 00
Louisville city, Ky.	750,000 00	750,000 00
Madison county, Alabama	60,300 00	60,300 00
Montgomery city, Alabama	99,681 70	99,681 70
Memphis city, Tenn.	103,850 00	103,850 00
New York City, N. Y.	113,097 70	134,440 41
Newark, N. J.	716,944 19	749,151 67
Nashville city, Tenn.	300,000 00	300,000 00
North Knoxville city, Tenn.	100,000 00	100,000 00
Ottawa city, Canada	109,117 70	109,117 70
Omaha city, Neb.	51,173 10	51,173 10
Petersburg city, Va.	30,750 00	32,250 00
Quebec (Province of)	88,576 25	88,576 25
Richmond city, Va.	46,250 00	66,500 00
St. Paul, Minn.	199,820 40	232,273 33
San Antonio, Texas	185,955 00	185,955 00
School district, Spokane county, Wash.	99,621 00	99,621 00
Waco city, Texas	100,000 00	100,000 00
West Chicago town, Ill.	516,960 00	516,960 00
RAILROAD BONDS:		
Albany & Susquehanna (Delaware & Hudson)	901,190 57	988,977 50
Atlantic & Gulf	10,115 80	10,115 80
Atchison, Topeka & Santa Fe	1,584,677 50	1,584,677 50
Burlington, Cedar Rapids & Northern	129,917 50	129,917 50
Burlington, Cedar Rapids & Northern	38,465 00	40,355 00
Boston, Hoosac Tunnel & Western	130,666 67	130,666 67
Buffalo, Bradford & Pittsburgh	74,698 20	74,698 20
Cedar Rapids, Iowa Falls & N. W., guar'd by Bur., C. R. & N.	447,965 00	471,625 00
Chicago, Milwaukee & St. Paul (Hastings & Dakota Div.)	737,269 59	753,705 00
Chicago & Northwestern, consolidated	2,794,220 02	2,874,500 00
Chicago & Northwestern, general consolidated gold	269,668 00	278,812 50
Chicago & Northwestern, sinking fund	497,250 00	497,250 00
Chicago, St. Paul, Minneapolis & Omaha	1,195,819 16	1,210,125 00
Chicago & Western Indiana	1,006,028 33	1,155,000 00
Chicago & Eastern Illinois	179,075 50	184,500 00
Chicago & St. Louis	279,051 10	279,051 10
Chicago, Rock Island & Pacific	243,125 00	243,125 00
Chesapeake & Ohio	615,333 33	615,333 33
Cincinnati, Lafayette & Chicago	189,710 10	189,710 10
Cincinnati, Sandusky & Cleveland	594,651 00	594,651 00
Cleveland, Col., Cinn. & Indianapolis	1,305,790 60	1,513,080 00
Canadian Pacific	1,072,029 21	1,092,300 00
Central R. R. & Banking Co. of Georgia	891,666 67	891,666 67
Central R. R. & Banking Co. of Georgia, "tripartite"	79,455 00	79,455 00
Central R. R. of New Jersey, general mortgage	2,343,824 35	2,494,747 50
Denver & Rio Grande	711,107 33	747,703 33
Detroit, Bay City & Alpena	145,800 00	145,800 00
Evansville & Indianapolis, guar. by Evansville & T. Haute	676,305 00	702,750 00
Evansville & Terre Haute	341,850 00	341,850 00
East Tennessee, Virginia & Georgia	488,332 83	506,841 67
Flint & Pere Marquette	118,720 00	118,720 00
Fremont, Elkhorn & Missouri Valley, guar. by C. & N. W.	1,061,025 00	1,061,025 00
Indianapolis & St. Louis	156,481 25	162,075 00
Iowa Midland, guar. by C. & N. W.	62,181 11	62,181 11
Kansas City, St. Jo. & Council Bluff	161,049 00	161,700 00
Lake Shore & Michigan Southern	2,338,352 00	2,405,833 33
Lake Shore & Michigan Southern, consolidated	294,825 00	298,750 00
Louisiana Western	314,460 00	314,460 00
Louisville & Frankfort	55,095 00	55,095 00
Lehigh Valley Railway	808,000 00	808,000 00
Mahoning Coal, guar. by Lake Shore & Michigan Southern	362,028 28	420,000 00
Metropolitan Elevated, New York	319,099 69	358,717 50
Memphis & Charleston	298,750 00	298,750 00
Michigan Central	57,896 67	60,666 67
Minneapolis & St. Louis	160,600 00	160,600 00
Minneapolis Union, guar. St. Paul, Minneapolis & Manitoba	500,000 00	537,500 00
Morgan's Louisiana & Texas R. R. & S. S., 7 per cent	825,385 00	825,385 00
Mobile & Girard, guar. by Central R. R. & Banking Co. of Ga.	155,152 50	160,416 67
Midland, of New Jersey	269,610 00	276,250 00
Missouri Pacific	1,037,500 00	1,037,500 00
New York Elevated	775,890 00	775,890 00
New York Central & Hudson River	1,013,372 81	1,345,000 00
New York & Harlem	1,044,341 67	1,208,333 33
New York, Lake Erie & Western	2,356,899 70	2,583,333 33
New York, Ontario & Western, 6 per cent, due 1914	426,395 10	455,630 00
New York, Lackawanna & Western	1,602,199 32	1,905,000 00
New York, Susquehanna & Western	225,000 00	231,875 00
Nashville, Chatanooga & St. Louis	338,360 00	366,625 00
Northern Pacific	1,232,824 83	1,317,009 09

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	Cost Value.	Market Value.
Bonds:		
Northern Pacific terminal	$500,000 00	$525,000 00
Northern Illinois, guar. by Chicago & Northwestern	706,090 00	753,083 33
Northwestern Grand Trunk	46,614 00	46,614 00
Ohio, Indiana & Western (preference)	308,010 00	308,010 00
Peoria, Decatur & Evansville	110,910 00	110,910 00
Philadelphia & Reading, 5 per cent consolidated, 1st series	283,636 67	283,636 67
Philadelphia & Reading Car Trust	650,000 00	650,000 00
Rensselaer & Saratoga	9,519 92	12,945 00
Rochester & Pittsburgh	72,384 00	74,425 00
South Carolina	189,050 00	193,030 00
St. Paul, Minneapolis & Manitoba	2,194,500 00	2,209,500 00
St. Paul & Northern Pacific	1,260,160 00	1,424,310 00
Savannah, Florida & Western	330,700 00	330,700 00
Taylor's Falls & Lake Superior, guar. by St. Paul & Duluth	212,037 00	212,037 00
Texas & New Orleans	317,195 83	320,025 83
Virginia & Tennessee 8 per cent	66,509 00	69,020 00
West Shore, guaranteed by New York Central	2,358,104 38	2,375,000 00
Wheeling & Lake Erie	380,960 00	415,000 00
American Safe Deposit Co.	54,605 00	54,605 00
American Dock & Improvement Co., guar. by N. J. Central	375,021 95	389,160 00
Chateaugay Ore & Iron Co., N. Y., guar. by D. & H. Canal Co.	498,160 00	498,160 00
Delaware & Hudson Canal Co.	364,717 24	406,275 00
Equitable Gas Light Co., of New York	152,352 00	152,352 00
Equitable Gas Light Co., of Baltimore	219,460 03	235,980 00
New York Mutual Gas Light Co.	38,000 00	38,000 00
People's Gas Light Co., of Chicago	568,375 00	652,600 00
St. Paul, Minn., Gas Light Co.	310,922 50	316,700 00
Western Transit Co., guaranteed by New York Central	90,765 00	90,825 00
Western Union Telegraph Co.	316,300 60	319,800 00
Brazilian government	107,125 84	107,125 84
Fixed deposit with Italian government	94,360 98	94,360 98
Fixed deposit with government of Victoria	24,332 50	24,332 50
Fixed deposit with government of New Zealand	24,332 50	24,332 50
Fixed deposit receipts Bank of Australasia, Melbourne	535,071 68	535,071 68
Fixed deposit receipts Bank of Australasia, Sidney	331,036 74	331,036 74
Fixed deposit receipts Bank of Bengal, Bengal	85,073 44	85,073 44
Fixed deposit receipts Hongk'g & Shanghai B'k'g Co., H'k'g	72,023 21	72,023 21
Fixed deposit receipts Bank of Japan, Yokohoma	8,643 58	8,643 58
Fixed deposit receipts National Bank of Chili, Santiago	70,696 02	70,696 02
Fixed deposit receipts Bank of Valparaiso, Valparaiso	43,650 02	43,650 02
Fixed deposit receipts Eng. Bank of the Rio de la Plata, Buenos Ayres	131,692 29	131,692 29
French Rentes	19,093 63	19,093 63
Hungarian government	99,548 25	101,252 50
Italian government	3,416 35	3,416 35
Russian government	714,308 82	757,807 88
Swiss government	19,049 14	19,476 12
Swedish government	89,924 50	89,924 50
Wurtemburg government	47,124 33	47,124 33
Stocks:		
American Exchange Bank, New York	10,025 00	15,000 00
Merchants' Bank, New York	11,112 58	14,492 50
Bank of Republic, New York	907 50	2,035 00
Bank of America, New York	8,484 00	16,555 00
Third National Bank, New York	90,000 00	90,000 00
Chicago & Northwestern Railroad, preferred	1,438,389 58	1,525,000 00
Delaware, Lackawanna & Western Railroad	528,928 12	660,000 00
Manhattan Safe Deposit Co.	197,100 00	197,100 00
New York Security & Trust Co., N. Y.	747,750 00	925,925 00
Valley Railroad, guaranteed by D.; L. & W. R. R.	502,500 00	537,500 00
Totals (carried out at *cost* value)	$63,867,546 16	$67,250,984 74

		$63,867,546 16
Cash in company's office, $6,358 69; cash deposited in bank, $6,342,565.77; total cash		6,348,924 46
Agents ledger balances		195,812 91
Total net or ledger assets as per balance		$108,799,392 72

OTHER ASSETS.

Interest due and accrued on bonds and mortgages		$105,391 05
Interest due and accrued on bonds and stocks		361,849 98
Rents due and accrued on company's property		7,582 49
Market value of bonds and stocks *over cost*		3,383,438 58
Gross premiums due and unreported on policies in force Dec. 31, 1890	$1,431,828 15	
Gross deferred premiums on policies in force Dec. 31, 1890	1,858,327 00	
Total	$3,290,155 15	
*Deduct the loading on above gross amount	658,031 03	
Net amount of uncollected and deferred premiums		2,632,124 12

* Twenty per cent deducted by the company.

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Total of other assets	$6,490,386 22
Total assets	$115,289,778 94
Deduct items not admitted	195,812 91
Total admitted assets	$115,093,966 03

ITEMS NOT ADMITTED.

Agent's balances	$195,812 91

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the New York Insurance Department, according to *The Combined Experience Table of Mortality, with 4 per cent interest*	$99,385,994 00	
Deduct net value of risks of this company reinsured in other solvent companies	456,130 00	
Net reinsurance reserve		$98,929,864 00
Claims for matured endowments due and unpaid	$39,889 77	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	967,602 98	
Claims for death losses, and other policy claims resisted by the company	10,000 00	
Amounts due and unpaid on annuity claims	22,901 83	
Total policy claims		1,040,394 58
Amount of any other liability of the company, viz.: premiums paid in advance		54,660 53
Total liabilities		$100,024,919 11

Surplus as regards policy-holders, $15,069,046,92, on the basis of admitted assets.

EXHIBIT OF AMOUNT ON POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$346,196,900	$143,220,200	$2,012,000	$4,172,870	$495,601,970
New policies	116,315,800	34,016,700	4,334,200	----------	154,666,700
Old revived	854,559	180,883	----------	----------	1,035,442
Old increased	120,740	----------	61,788	----------	182,528
Added by dividends	----------	----------	----------	3,691,400	3,691,400
Totals	$463,487,999	$177,417,783	$6,407,988	$7,864,270	$655,178,035
Ceased to be in force.					
By death	$4,818,808	$1,374,470	$12,600	$114,173	$6,319,551
By maturity	----------	1,018,588	----------	71,082	1,089,570
By surrender	7,554,443	3,602,590	2,400	3,485,774	14,595,207
By lapse	21,870,391	7,123,218	703,700	21,807	29,719,116
By change and decrease	5,100	1,198,191	----------	----------	1,198,291
By expiry	----------	----------	28,410	----------	28,410
Not taken	22,472,557	9,959,084	462,573	----------	33,894,164
Totals	$56,720,799	$24,271,041	$1,204,683	$3,642,786	$85,839,309
Amount in force at end of the year	$406,767,200	$153,146,742	$5,203,300	$4,221,484	$569,338,726
Reinsured	----------	----------	----------	----------	2,745,000

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force December 31, 1889	3,576	$9,943,430 00
Policies issued during year	499	1,968,860 00
Total	4,075	$11,912,290 00
Deduct ceased to be in force	396	1,948,570 00
In force December 31, 1890	3,679	$9,963,720 00
Losses and claims paid during the year	70	107,408 29

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash and notes or credits $339,827 57

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NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

WISCONSIN.

(Incorporated March, 1857; commenced business November 25, 1858.)

HOME OFFICE, MILWAUKEE.

H. L. PALMER, *President*. - - - - - - - - - - - J. W. SKINNER, *Secretary*.

Attorney for Michigan, ASHLEY POND, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1889 ..... $35,643,738 81

INCOME DURING 1890.

Cash received for premiums, without deductions for commissions or other expenses for first year's insurance	$2,177,397 19		
Cash (including notes) received for premiums, without deduction for commissions or other expenses for subsequent years' insurance	6,743,556 29		
Cash received for annuities	1,821 61		
Total premium income		$8,922,775 09	
Cash received for interest upon mortgage loans		1,832,238 63	
Cash received for interest on bonds owned		185,840 22	
Cash received for interest on premium notes, loans and liens		54,614 41	
Cash received for interest on other debts due the company, including interest on deposits and deferred premiums		107,155 39	
Cash received for rents for use of company's property		65,574 83	
Cash received as discount on maturing endowments paid in advance		1,079 54	
Total income during the year			11,119,278 05
Total			$46,763,016 86

DISBURSEMENTS DURING 1890.

Losses and additions	$2,122,290 25		
Matured endowments and additions	470,498 08		
Total amount actually paid for losses and matured endowments		$2,592,788 33	
Surrendered policies		335,415 61	
Premium notes, loans, or liens voided by lapse		5,456 12	
Premium notes, loans, or liens used in payment of dividends to policy-holders		989,475 68	
(Total paid policy-holders	$3,923,135 74)		
Cash paid for commissions to agents		1,342,994 04	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		31,169 43	
Cash paid for medical examiners' fees		103,854 07	
Cash paid for salaries and other compensation of officers and other office employés		153,335 39	
Cash paid for state and local taxes in state where organized, taxes, licenses, fines and fees in other states		115,074 49	
Cash paid for rent		3,968 26	
Cash paid for commuting commissions		18,181 36	
Cash paid for furniture and fixtures, and safes for home and agency offices		4,511 26	
Cash paid for advertising		6,301 21	
Cash paid for the following items, viz.: supplies, postage, exchange, law, loan, building and other expenses		258,626 75	
Premium on bonds bought in 1890		26,652 97	
(Total expenses of management	$2,059,669 23)		
Total disbursements during the year			5,982,804 97
Balance December 31, 1890			$40,780,211 89

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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$997,106 22
Loans secured by mortgages of real estate, first liens	35,455,653 15
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	602,741 62

BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States currency	$115,000 00	$131,331 25	
Minnesota currency	58,000 00	54,192 50	
CITY BONDS:			
Kansas City, Mo.	75,000 00	88,833 33	
Sheboygan, Wis.	53,000 00	53,953 33	
Beloit, Wis.	44,000 00	47,275 55	
Milwaukee, Wis.	1,254,000 00	1,280,026 67	
Omaha, Neb.	357,500 00	357,417 50	
Springfield, Ill.	12,700 00	13,546 67	
Stevens Point, Wis.	2,000 00	2,013 33	
Carlinville, Ill.	3,000 00	3,135 00	
Morrison, Ill.	2,500 00	2,637 50	
Alton, Ill.	10,000 00	11,433 33	
Wyandotte, Kan.	94,000 00	101,050 00	
Dubuque, Ia.	48,400 00	50,174 67	
Albion, Mich.	50,000 00	53,250 00	
Colorado Springs, Col.	51,000 00	56,610 00	
Kearney, Neb.	17,000 00	20,060 00	
COUNTY BONDS:			
Washington, Neb.	50,000 00	52,125 00	
Muskingum, O.	50,000 00	52,750 00	
Chippewa, Wis.	15,000 00	15,450 00	
Buffalo, Wis.	17,000 00	18,955 00	
Milwaukee, Wis.	43,000 00	45,150 00	
Mercer, O.	78,500 00	80,850 00	
Dodge, Neb.	50,000 00	53,750 00	
Pickaway, O.	62,000 00	71,920 00	
Reno, Kan.	50,000 00	57,750 00	
Adams, Neb.	40,000 00	42,200 00	
Marion, Kan.	43,000 00	46,834 16	
Gage, Neb.	48,000 00	50,440 00	
TOWN BONDS:			
Elwood, Ill.	18,000 00	19,012 50	
Totals (carried out at *par* value)	$2,801,600 00	$2,964,127 29	2,801,600 00

Cash in company's office, $350,643.06; cash deposited in bank, $556,814.49; total cash			907,457 55
Bills receivable, $250; agents' ledger balances, $15,403.35; total			15,653 35
Total net or ledger assets as per balance			$40,780,211 89
Interest due, $47,540.91; and accrued, $438,003.30 on bonds and mortgages		$485,544 21	
Interest due, $74.16; and accrued, $24,109.66, on premium notes, loans or liens		24,183 82	
Rents due, $1,358.32; and accrued, $4,065.05 on company's property		5,423 37	
Market value of bonds *over par*		162,527 29	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$329,441 97		
Gross deferred premiums on policies in force Dec. 31, 1890	790,586 00		
Total	$1,120,027 97		
* Deduct the loading on above gross amount	224,005 59		
Net amount of uncollected and deferred premiums		896,022 38	
Total of other assets			1,573,701 07
Total assets			$42,353,912 96
Deduct items not admitted			15,653 35
Total admitted assets			$42,338,259 61

* Twenty per cent deducted by company.

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ITEMS NOT ADMITTED.

Agents' balances	$15,403 35
Bills receivable	250 00
Total items not admitted	$15,653 35

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day December, 1890, computed by the Wisconsin Insurance Department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*		$32,713,050 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	$164,530 98	
Claims for death losses and other policy claims resisted by the company	29,775 00	
Total policy claims		194,305 98
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		60,000 00
Amount of any other liability of the company, viz.: premiums paid in advance, $2,000; accrued commissions, $10,000		12,000 00
Reserve for paid up insurance claimable and for annuities		130,775 00
Total liabilities		$33,110,130 98

Surplus as regards policy-holders, $9,228,128.63, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others, Including Additions.*	*Total Am't.*
In force at end of previous year	$161,415,548	$37,008,668	$3,981,707	$202,405,923
New policies	50,192,048	7,208,226	1,361,500	58,761,774
Old revived	718,456	185,105	6,832	910,393
Old increased	----------	----------	74,345	74,345
Added by dividends	83,142	60,209	2,421,091	2,564,442
Totals	$212,409,194	$44,462,208	$7,845,475	$264,716,877
Ceased to be in force.				
By death	$1,816,187	$257,507	$54,133	$2,127,827
By maturity	----------	474,110	2,000	476,110
By surrender	1,176,759	516,619	11,980	1,705,358
By lapse	9,335,541	1,344,000	182,700	10,862,241
By change and decrease	472,872	53,588	----------	526,460
By expiry	----------	----------	3,324,687	3,324,687
Not taken	5,718,828	960,643	105,916	6,785,387
Totals	$18,520,187	$3,606,467	$3,681,416	$25,808,070
Amount in force at end of the year	$193,889,007	$40,855,741	$4,164,059	$238,908,807

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	4,887	$9,542,605
Policies issued during year	1,106	2,210,598
Total	5,993	$11,753,203
Deduct ceased to be in force	461	831,358
In force Dec. 31, 1890	5,532	$10,921,845
Losses and claims paid during the year	46	56,540

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash, $408,226.07; notes or credits, $1,936.37; total $410,162 44

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PACIFIC MUTUAL LIFE INSURANCE COMPANY.

CALIFORNIA.

(Incorporated December 28, 1867; commenced business January, 1868.)

HOME OFFICE, NO. 418 CALIFORNIA ST., SAN FRANCISCO.

GEORGE A. MOORE, *President.* - - - - - - - J. N. PATTON, *Secretary.*

Attorney for Michigan, JAMES T. STERLING, of Detroit.

CAPITAL.

Capital stock paid ..... $100,000.

Balance of net or ledger assets December 31, 1889 ..... $1,923,869 17

*INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$364,982 47		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	374,545 37		
Total	$739,527 84		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	5,669 70		
Total premium income		$733,858 14	
Cash received for interest upon mortgage loans		101,824 63	
Cash received for interest on bonds owned, and dividends on stock		12,703 90	
Cash received for interest on premium notes, loans, or liens		6,102 95	
Cash received for interest on other debts due the company		2,890 58	
Cash received for rents for use of company's property		744 99	
Total income during the year			858,125 20
Total			$2,781,994 37

*DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$301,965 94		
Premium notes, loans or liens used in payment of the same	4,411 66		
Cash paid for matured endowments and additions	75,129 94		
Premium notes, loans or liens used in payment of same	2,180 46		
Total	$383,688 00		
Deduct amount received from other companies for losses or claims on policies of this company re-insured	7,733 63		
Total amount actually paid for losses and matured endowments		$375,954 37	
Cash paid to annuitants		3,250 00	
Cash paid for surrendered policies		900 00	
Premium notes, loans or liens used in purchase of surrendered policies		7,327 97	
Cash surrender values, including reconverted additions applied in payment of premiums		61,455 98	
Cash dividends paid to policy-holders, $2,203.59; same applied in payment of premiums, $31,514.67		33,718 26	
Premium notes, loans or liens used in payment of dividends to policy-holders		836 29	
(Total paid policy-holders	$483,542 87)		

* Includes income and disbursements in accident department.

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Cash paid stockholders for interest or dividends		$10,000 00	
Cash paid for commissions to agents		152,099 28	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		16,772 83	
Cash paid for medical examiners' fees		8,383 23	
Cash paid for salaries, and other compensation of officers and other office employés		42,134 92	
Cash paid for state and local taxes in state where organized, $835.80; taxes, licenses, fines, and fees in other states, $6,034.25		6,870 05	
Cash paid for rent		4,358 89	
Cash paid for advertising		4,588 63	
Cash paid for the following items, viz.: printing and stationery, $9,222.58; legal fees, $5,822.37; postage, subscription and general expense		11,829 49	
(Total expenses of management	$262,076 37)		
Total disbursements during the year			$755,619 24
Balance Dec. 31, 1890			$2,026,375 13

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$243,876 32
Loans secured by mortgages of real estate, first liens	1,290,080 70
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $5,000.00	2,500 00
Loans made in cash to policy-holders on this company's policies	26,252 97
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	42,679 06

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	*Market Value.*	
BONDS:			
Southern Pacific Branch Railway, of California	$49,450 00	$47,700 00	
Omnibus Cable Co., San Francisco, Cal.	55,475 00	58,500 00	
Ferries & Cliff House Railway Co., San Francisco, Cal.	104,512 50	108,000 00	
Los. Angeles Cable Railway Co., Los Angeles, Cal.	27,175 00	28,000 00	
City of Santa Cruz, Cal.	6,250 00	6,500 00	
STOCKS:			
Spokane Loan, Trust & Savings Bank, of Spokane Falls, Wash.	100 00	100 00	
Sather Banking Co., San Francisco, Cal.	16,000 00	18,560 00	
Pacific Gas Improvement Co., San Francisco, Cal.	19,500 00	20,700 00	
Totals (carried out at *cost* value)	$278,462 50	$288,060 00	278,462 50
Cash in company's office, $12,564.53; cash deposited in bank, $104,198.64; total cash			116,763 17
Agents' ledger balances			22,316 20
Furniture and fixtures			3,444 21
Total ledger assets as per balance			$2,026,375 13

OTHER ASSETS.

Interest due, $34,112.70, and accrued, $24,682.65 on bonds and mortgages		$58,795 35	
Interest due and accrued on bonds and stocks		4,498 50	
Interest due and accrued on collateral loans		215 00	
Interest due and accrued on premium notes, loans or liens		5,671 62	
Market value of bonds and stocks *over cost*		9,597 50	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$169,945 13		
Gross deferred premiums on policies in force Dec. 31, 1890	36,856 55		
Total	$206,801 68		
* Deduct the loading on above gross amount	41,360 33		
Net amount of uncollected and deferred premiums		165,441 35	
Agency supplies		3,000 00	
Total of other assets			247,219 32
Total assets			$2,273,594 45
Deduct items not admitted			28,760 41
Total admitted assets			$2,244,834 04

* Twenty per cent deducted by commissioner.

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ITEMS NOT ADMITTED.

Furniture, fixtures, and safes	$3,444 21
Agency supplies	3,000 00
Agents' balances	22,316 20
Total items not admitted	$28,760 41

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the California insurance department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*		$1,791,010 00
Claims for death losses due and unpaid	$5,000 00	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	12,120 00	
Claims for death losses, and other policy claims resisted by the company	5,000 00	
Total policy claims		22,120 00
Total liabilities (except capital stock)		$1,813,130 00

Surplus as regards policy-holders, $431,704.04, on the basis of admitted assets.

Exhibit of Amount of Policies Including Additions in Force at the end of the Previous Year, and of the Amount Written, Canceled, and in Force at end of Year.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$8,744,656	$1,572,126	$364,318	$10,681,100
New policies	2,718,965	596,600	----------	3,315,565
Old revived	40,500	7,000	----------	47,500
Old increased	9,000	----------	----------	9,000
Added by dividends	4,250	1,764	----------	6,014
Totals	$11,517,371	$2,177,400	$364,318	$14,059,179
Ceased to be in force.				
By death	$137,729	$8,600	$8,000	$154,329
By expiry	----------	58,346	20,618	78,964
By surrender	268,500	84,500	15,000	368,000
By lapse	852,600	203,500	10,000	1,066,100
By change and decrease	15,500	5,000	----------	20,500
Not taken	488,000	164,000	----------	652,000
Totals	$1,762,329	$523,946	$53,618	$2,339,893
Amount in force at end of the year	$9,755,042	$1,653,544	$310,700	$11,719,286
Reinsured	28,471	----------	----------	28,471

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	34	$57,820
Policies issued during year	25	37,150
Total	59	$94,970
Deduct ceased to be in force	9	12,500
In force Dec. 31, 1890	50	$82,470
Losses and claims paid during the year		None.

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $1,971 50

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PENN MUTUAL LIFE INSURANCE COMPANY.

PENNSYLVANIA.

(Incorporated February 24, 1847; commenced business May 25, 1847.)

HOME OFFICE, NOS. 921, 923 & 925 CHESTNUT ST., PHILADELPHIA.

EDWARD M. NEEDLES, *President.* - - - - - - - - HENRY C. BROWN, *Secretary.*

Attorney for Michigan, WILLIAM A. MOORE, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1889 ..... $14,298,397 14

INCOME DURING 1890.

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance	$914,353 50		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	2,695,834 18		
Cash received for annuities	2,305 95		
Total	$3,612,493 63		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	4,302 64		
Total premium income		$3,608,190 99	
Cash received for interest upon mortgage loans		280,664 39	
Cash received for interest on bonds owned, and dividends on stock		859,745 81	
Cash received for interest on premium notes, loans or liens		39,359 56	
Cash received for interest on collateral loans		144,253 75	
Cash received for rents for use of company's property		14,653 55	
Cash received as interest on general account		4,409 17	
Cash received for profits on bonds, stocks or real estate *actually sold*		95,589 74	
Total income during the year			4,546,866 96
Total			$18,845,264 10

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$1,052,974 92		
Premium notes, loans or liens used in payment of the same	21,934 15		
Cash paid for matured endowments and additions	177,725 52		
Premium notes, loans or liens used in payment of same	7,826 48		
Total	$1,260,461 07		
Deduct amount received from other companies for losses or claims on policies of this company re-insured, of which $4,000 is for matured endowments	10,000 00		
Total amount actually paid for losses and matured endowments		$1,250,461 07	
Cash paid for annuitants		1,018 85	
Cash paid for surrendered policies		203,397 37	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		20,514 85	
Cash dividends paid to policy-holders, $9,036.78; same applied in payment of premiums, $520,642.01		529,678 79	
Premium notes, loans or liens used in payment of dividends to policy-holders		66,388 57	
(Total paid policy-holders	$2,071,459 50)		
Cash paid for commissions to agents		397,478 84	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		131,518 17	

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Cash paid for medical examiners' fees	$38,454 79	
Cash paid for salaries, and other compensation of officers and other office employés	79,713 77	
Cash paid for State and local taxes in state where organized, $53,389.79; taxes, licenses, fines, and fees in other states, $44,769.55	98,659 34	
Cash paid for rent	28,359 18	
Cash paid for furniture and fixtures, and safes for home and agency offices	4,731 30	
Cash paid for advertising, printing and supplies	30,425 88	
Cash paid for the following items, viz.: postage, office and legal expenses, fire insurance and maintenance of building	32,154 61	
(Total expenses of management $341,475 88)		
Total disbursements during the year		$2,912,935 38
Balance Dec. 31, 1890		$15,932,328 72

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$958,851 60
Loans secured by mortgages of real estate, first liens and ground rents	5,433,458 65
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $3,905,262.15	2,080,631 05
Loans made in cash to policy-holders on this company's policies	526,747 00
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	557,618 62

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*
United States registered	$110,000 00	$133,100 00
Pennsylvania R. R. registered	106,000 00	122,235 00
Pennsylvania R. R. Navy Yard	100,000 00	110,000 00
American Steamship Co.	25,000 00	26,250 00
Pennsylvania Equipment Trust certificates	100,000 00	95,000 00
Northern Central R'y	110,000 00	118,800 00
North Pennsylvania R. R.	100,000 00	122,000 00
Philadelphia & Reading R. R. Co., Car Trust certificates	100,000 00	98,500 00
North East Pennsylvania R. R. Co.	173,000 00	164,350 00
Allentown Pa., Pass. R'y	50,000 00	50,000 00
Carthage & Adirondack, N. Y. R'y Co., first mortgage	50,000 00	40,000 00
Carthage & Adirondack, N. Y. R'y Co., second mortgage	13,000 00	6,500 00
Baltimore & Ohio R. R. Co., Equipment Trust certificates	50,000 00	50,000 00
Toledo & Ohio Central Extension R. R. Co.	125,000 00	116,250 00
North Western N. C. R. R. Co.	105,000 00	101,850 00
East Tennessee, Virginia & Georgia R'y Co.	100,000 00	87,000 00
Venice & Carondelet R'y, first mortgage 6 per cent coupon, Illinois & St. Louis R. R. guarantee	200,000 00	200,000 00
Jacksonville, South Eastern (Ill.) R'y Co.	50,000 00	42,500 00
Minneapolis & St. Louis R. R.	100,000 00	103,000 00
Minneapolis & Duluth R. R.	50,000 00	50,000 00
Terre Haute & Logansport R. R.	100,000 00	100,000 00
Columbus & Cincinnati (O.) Midland R. R. Co.	150,000 00	135,000 00
Grand Rapids & Indiana R. R. Co.	100,000 00	88,000 00
Marietta & North Georgia R'y Co.	105,000 00	94,500 00
Cape Fear & Yadkin Valley, N. C., R'y Co.	75,000 00	75,000 00
Zanesville & Ohio River R'y sinking fund	120,000 00	72,000 00
Toledo Belt R'y Co.	137,000 00	137,000 00
Ohio River R. R. Co.	100,000 00	100,000 00
Norfolk & Western R. R. Co.	100,000 00	92,500 00
Chicago & West Michigan R'y Co.	100,000 00	91,000 00
Sioux City, Iowa, Terminal R. R. & Warehouse Co.	150,000 00	145,500 00
Poughkeepsie Bridge Co., N. Y.	100,000 00	56,000 00
Chester, Pa.	100,000 00	109,000 00
Salem, N. J.	67,000 00	70,350 00
Winston Township, N. C.	65,000 00	66,950 00
Durham, N. C.	50,000 00	51,500 00
Cumberland City, Md.	6,000 00	6,600 00
City of Fernandina, Fla.	40,000 00	40,000 00
Xenia City, O.	45,000 00	46,350 00
Xenia City, O.	4,000 00	4,120 00
Xenia City, O.	19,000 00	19,190 00
Xenia City, O.	3,000 00	3,030 00
Piqua City, O., School House	16,000 00	16,480 00
Findlay, O.	75,000 00	76,500 00
Mt. Vernon, O.	22,000 00	22,880 00
Ravenna, O.	60,000 00	60,600 00
City of Lima, O.	150,000 00	154,500 00

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	Par Value.	Market Value.	
Bonds:			
Louisville, Ky.	$50,000 00	$58,000 00	
Evansville, Ind.	45,000 00	42,750 00	
St. Joseph, Mo.	100,000 00	112,000 00	
Atchison, Kas.	75,000 00	60,000 00	
City and Township of Independence, Kas.	48,200 00	48,200 00	
County of Saline, Kas.	84,000 00	84,000 00	
Duluth, Minn., Board of Trade	40,000 00	40,000 00	
Lincoln City, Neb.	40,000 00	40,000 00	
Nebraska City, Neb.	100,000 00	102,000 00	
Hastings, Neb.	100,000 00	98,000 00	
Commercial Club of City of Fort Worth, Tex.	20,000 00	20,800 00	
City of Beatrice, Neb.	80,000 00	80,000 00	
Union Stock Yard Co. of Sioux City, Iowa	90,000 00	83,700 00	
Jamestown, N. Y. Water Supply Co.	150,000 00	150,000 00	
Jamestown, N. Y. Gas Co.	45,000 00	45,000 00	
Hudson River Water Power and Paper Co.	50,000 00	50,000 00	
Chillicothe, O., Gas and Water Co.	83,500 00	83,500 00	
Hamilton & Rossville, O., Hydraulic Co.	50,000 00	50,000 00	
St. Joseph, Mo., Water Co.	100,000 00	105,000 00	
Joplin, Mo., Water Co.	75,000 00	78,750 00	
Hot Springs, Ark., Water Co.	100,000 00	100,000 00	
Burlington, Ia., Water Co.	75,000 00	75,000 00	
Austin, Tex., Water Co.	120,000 00	120,000 00	
Freeport, Ill., Water Co.	109,000 00	109,000 00	
National Water Works Co. of N. Y.	100,000 00	100,000 00	
Boonville, Mo., Water Co.	50,000 00	49,000 00	
National Water Works Investment Co.	100,000 00	95,000 00	
Champaign & Urbana, Ill., Water and Electric Light Co.	100,000 00	95,000 00	
United Security Life Insurance and Trust Co. of Pa.	50,000 00	50,000 00	
Duquesne Club, Pittsburg, Pa.	107,000 00	107,000 00	
Stocks:			
Delaware Mutual Safety Insurance Co., Philadelphia	12,500 00	23,875 00	
Western National Bank, Philadelphia	5,000 00	10,200 00	
Bank of North America, Philadelphia	7,600 00	25,764 00	
Girard National Bank, Philadelphia	2,000 00	5,050 00	
Totals (carried out at *cost* value)	$6,249,800 00	$6,188,574 00	$6,084,164 43

Cash in company's office, $836.37; cash deposited in banks, $200,598.14; total cash	201,434 51
Bills receivable, $72,185.50; agents' ledger balances, $7,237.36; total	79,422 86
Sundry accounts	10,000 00
Total net or ledger assets as per balance	$15,932,328 72

OTHER ASSETS.

Interest due, $9,608.78 and accrued, $88,393.87 on bonds and mortgages		$98,002 65	
Interest due, $4,566.18 and accrued, $24,661.46 on collateral loans		29,227 64	
Rents due, $2,073.55 and accrued, $1,434.77 on company's property or lease		3,508 32	
Market value of bonds and stocks *over cost*		104,409 57	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$269,590 44		
Gross deferred premiums on policies in force Dec. 31, 1890	239,639 69		
Total	$509,230 13		
* Deduct the loading on above gross amount	101,846 03		
Net amount of uncollected and deferred premiums		407,384 10	
Total of other assets			642,532 28
Total assets			$16,574,861 00
Deduct items not admitted			89,422 86
Total admitted assets			$16,485,438 14

ITEMS NOT ADMITTED.

Agent's balances	$7,237 36
Sundry accounts	10,000 00
Bills receivable	72,185 50
Total items not admitted	$89,422 86

* Twenty per cent deducted by the company.

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LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Pennsylvania Insurance Department, according to *The Actuaries Table of Mortality, with 4 per cent interest*	$14,158,395 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	144,320 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	49,428 45
Amount of any other liability of the company, viz.: life rate endowment fund and accumulations on special forms of policies	490,742 68
Premiums paid in advance, $10,541.24; scrip outstanding, $8,680	19,221 24
Possible depreciation in collateral loans	10,283 60
Total liabilities	$14,872,390 97

Surplus as regards policy-holders, $1,613,047.17 on the basis of admitted assets.

Exhibit of Amount of Policies Including Additions in Force at the End of the Previous Year, and of the Amount Written, Canceled, and in Force at End of Year.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$55,539,874	$21,426,765	$1,817,820	$285,121	$79,069,580
New policies	12,639,585	6,091,617	802,666	----------	19,533,868
Old revived	196,626	113,435	661,500	889	971,950
Old changed and increased	64,000	14,000	----------	----------	78,000
Added by dividends	----------	----------	----------	79,454	79,454
Totals	$68,440,085	$27,645,817	$3,281,986	$364,964	$99,732,852
Ceased to be in force.					
By death	$925,958	$152,798	$29,660	$6,343	$1,114,754
By maturity	----------	184,462	----------	1,090	185,552
By surrender	540,621	292,468	225,567	5,203	1,063,829
By lapse	2,671,600	943,000	87,582	1,856	3,704,038
By change and decrease	145,350	155,060	97,718	----------	398,128
By expiry	----------	----------	$12,800	----------	$12,800
Not taken	1,630,000	1,021,300	23,750	----------	2,675,050
Totals	$5,913,524	$2,749,088	$777,047	$14,492	$9,454,151
Amount in force at end of the year	$62,526,561	$24,896,729	$2,504,939	$350,472	$90,278,701
Reinsured	----------	----------	----------	----------	157,160

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force December 31, 1889	1,285	$2,631,700
Policies issued during year	301	720,000
Total	1,586	$3,351,700
Deduct ceased to be in force	156	257,250
In force December 31, 1890	1,430	$3,094,450
Losses and claims paid during the year	10	20,738

Premiums collected or secured in Michigan, without any deduction for losses, dividends or commissions, cash, $118,404.69; notes or credits, $533.03; total $118,937 72

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PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

CONNECTICUT.

(Incorporated May, 1851; commenced business May, 1851.)

HOME OFFICE, HARTFORD.

JONATHAN B. BUNCE, *President.* - - - - CHARLES H. LAWRENCE, *Secretary.*

Attorney for Michigan, ADELBERT H. BABCOCK, of Detroit.

CAPITAL.

Capital stock paid	$1,050.	
Balance of net or ledger assets December 31, 1889		$9,680,047 54

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$81,089 12		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	621,983 34		
Cash received for annuities	900 00		
Total	$703,972 46		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	899 47		
Total premium income		$703,072 99	
Cash received for interest upon mortgage loans		433,958 28	
Cash received for interest on bonds owned, and dividends on stock		47,598 70	
Cash received for interest on premium notes, loans or liens		49,746 02	
Cash received for interest on other debts due the company		6,359 24	
Cash received for rents for use of company's property		49,006 72	
Cash received as discount on claims paid in advance		344 42	
Balance of profit and loss account		19,739 43	
Total income during the year			1,309,825 80
Total			$10,989,873 34

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$557,268 72		
Premium notes, loans, or liens used in payment of the same	30,867 28		
Cash paid for matured endowments and additions	246,646 75		
Premium notes, loans, or liens used in payment of same	13,154 25		
Total	$847,937 00		
Deduct amount received from other companies for losses or claims on policies of this company re-insured	6,025 98		
Total amount actually paid for losses and matured endowments		$841,911 02	
Cash paid for surrendered policies		57,013 46	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse		11,318 81	
Cash surrender values, including reconverted additions applied in payment of premiums		16,140 79	
Cash dividends paid to policy holders, $1,146.49; same applied in payment of premiums, $123,426.85		124,573 34	
Premium notes, loans, or liens used in payment of dividends to policyholders		810 90	
(Total paid policy holders	$1,051,768 32)		

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Cash paid for commissions to agents		$66,466 34	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		51,492 94	
Cash paid for medical examiners' fees		6,165 52	
Cash paid for salaries, and other compensation of officers and other office employés		46,528 94	
Cash paid for state and local taxes in state where organized, $24,739.07; taxes, licenses, fines, and fees in other states, $5,802.36		30,541 43	
Cash paid for rent		9,575 13	
Cash paid for furniture and fixtures, and safes for home and agency offices		1,046 88	
Cash paid for advertising		9,234 95	
Cash paid for the following items, viz.: books, blanks and stationery, $7,352.45; exchange, $678.74; postage, $3,610.86; legal expenses, $2,116.28; expense, $7,959.29		21,717 62	
(Total expenses of management	$242,770 25)		
Total disbursements during the year			$1,294,538 57
Balance December 31, 1890			$9,695,334 77

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$1,149,819 38
Loans secured by mortgages of real estate, first liens	6,261,705 87
Loans made in cash to policy-holders on this company's policies	4,975 00
Premium notes, loans, or liens on policies in force, the reserve in excess of all indebtedness	819,461 78

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Cost Value.*	*Market Value.*	
U. S. registered	$25,000 00	$30,375 00	
Erie 1st Cons. mortgage	120,833 75	131,000 00	
Chicago, Milwaukee & St. Paul	50,375 00	55,000 00	
Vermont Valley R. R. Co.	108,750 00	110,000 00	
Hartford & Conn. Western R. R. Co.	50,000 00	50,000 00	
St. Louis & San Francisco R. R. Co.	44,460 00	44,000 00	
Louisville, New Albany & Chicago Railway Co.	26,340 00	26,400 00	
Louisville & Frankfort, and Lexington & Frankfort R. R.	16,600 00	16,500 00	
Flint & Pere Marquette R. R. Co.	50,000 00	50,000 00	
Chicago, Rock Island & Pacific R. R. Co.	24,556 25	24,500 00	
Mattoon City, Illinois	3,840 00	3,840 00	
City of Columbus, Ohio, improvement	50,461 10	50,461 10	
City of Lincoln, Neb., paving and sewer	44,705 00	45,000 00	
City of Topeka, Kas., internal improvement	25,677 50	25,677 50	
City of Urbana, Ohio, general fund	26,750 00	26,750 00	
City of Kansas City, Kas., internal improvement	26,088 56	26,088 56	
Valley Falls Township, Kas.	14,885 00	22,000 00	
Niagara Falls Park debenture, guar'd by Prov. of Ontario	103,747 60	109,298 00	
Nodaway County, Mo., court house and jail	8,280 00	8,280 00	
City of Blair, Washington Co., Neb., court house	5,075 00	5,075 00	
Independent school district, Leon, Iowa, refunding	1,515 00	1,515 00	
Independent school district, Eldora, Iowa, refunding	1,020 00	1,020 00	
Independent school district, Sidney, Iowa, refunding	1,025 00	1,025 00	
Independent school district, Shenandoah, Iowa, refunding	1,020 00	1,020 00	
Independent school district, Sioux City, Iowa	34,825 00	34,825 00	
Superior, Neb., school district	12,600 00	12,600 00	
Syracuse, Neb., school district No. 27	10,350 00	10,350 00	
Stanbury, Mo., school district	10,050 00	10,050 00	
Maryville, Mo., school district	8,280 00	8,280 00	
Trenton, Mo., school district	19,800 00	19,800 00	
Gault, Mo., school district	420 00	420 00	
Bolckow, Mo., school district	209 70	209 70	
Rockport, Mo., school district	5,025 00	5,025 00	
Barnard, Mo., school district	2,512 50	2,512 50	
Eaton, Mo., school district	2,512 50	2,512 50	
School district No. 5, Sheridan, Worth Co., Mo.	1,648 00	1,648 00	
Mankato, Minn., school district	15,247 50	15,247 50	
STOCKS:			
Charter Oak National Bank, Hartford, Conn.	19,662 00	21,000 00	
First National Bank, Hartford, Conn.	22,255 00	21,200 00	
Ætna National Bank, Hartford, Conn.	3,500 00	3,850 00	
Mercantile National Bank, Hartford, Conn.	6,950 00	8,500 00	
American National Bank, Hartford, Conn.	36,893 00	44,800 00	
Farmers and Mechanics' National Bank, Hartford, Conn.	4,080 00	3,959 00	
Phœnix National Bank, Hartford, Conn.	26,000 00	25,400 00	
National Exchange Bank, Hartford, Conn.	18,900 00	18,900 00	
Toledo, National Bank, Toledo, Ohio	9,960 00	3,000 00	
United States Bank, Hartford, Conn.	5,000 00	15,000 00	
City Bank of Hartford, Conn.	8,820 00	8,820 00	
Hartford City Gas-Light Co.	7,350 00	8,500 00	
Security Company, Hartford, Conn.	10,000 00	15,000 00	
New York, New Haven & Hartford R. R. Co.	8,020 00	10,000 00	
Totals (carried out at *cost* value)	$1,136,774 96	$1,197,094 36	1,136,774 96

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Cash in company's office, $284.06; cash deposited in bank, $322,313.72; total cash			$322,597 78
Total net or ledger assets as per balance			$9,695,334 77

OTHER ASSETS.

Interest due, $33,168.82, and accrued, $126,910.03 on bonds and mortgages		$160,078 85	
Interest accrued on premium notes, loans or liens		11,728 88	
Market value of bonds and stocks *over cost*		60,319 40	
Gross premiums due and unreported on policies in force December 31, 1890	$56,806 87		
Gross deferred premiums on policies in force December 31, 1890	46,366 16		
Total	$103,173 03		
* Deduct the loading on above gross amount	25,793 26		
Net amount of uncollected and deferred premiums		77,379 77	
Total of other assets			309,506 90
Total assets			$10,004,841 67

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Connecticut Insurance Department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*	$8,701,984 00
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due	106,314 00
Amount of any other liability of the company, viz.: premiums paid in advance, $6,676.43; reserve for balance of capital stock, $5,385.66; reserve on real estate account, $96,690.26	108,752 35
Total liabilities (except capital stock)	$8,917,050 35

Surplus as regards policy-holders, $1,087,791.32, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$16,191,245	$7,576,018	$24,200	$164,001	$23,955,464
New policies	1,396,523	1,966,801	.....	.....	3,363,324
Old revived	1,000	8,000	.....	.....	9,000
Added by dividends	.....	.....	.....	20,051	20,051
Totals	$17,588,768	$9,550,819	$24,200	$184,052	$27,347,839
Ceased to be in force.					
By death	$549,076	$106,450	.....	$4,576	$660,102
By maturity	.....	255,907	.....	3,744	259,615
By surrender	113,989	132,318	.....	5,834	252,091
By lapse	45,283	414,000	.....	745	460,028
By change and decrease	147,821	80,750	.....	1,261	229,832
By expiry	.....	.....	$200	.....	200
Not taken	110,394	310,605	.....	.....	420,999
Totals	$966,513	$1,300,030	$200	$16,160	$2,282,903
Amount in force at the end of the year	$16,622,255	$8,250,789	$24,000	$167,892	$25,064,936
Re-insured	.....	.....	.....	.....	75,418

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force December 31, 1889	487	$592,610
Policies issued during the year	95	168,110
Total	582	$760,720
Deduct ceased to be in force	73	98,925
In force December 31, 1890	509	$661,795
Losses and claims paid during the year	11	17,397

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash, $13,158.83; dividends, $2,796.27; total $15,955 10

* Twenty-five per cent deducted by the company.

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PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

NEW YORK.

(Incorporated February 25, 1875; commenced business August 10, 1875.)

HOME OFFICE, No. 120 BROADWAY, NEW YORK CITY.

SHEPPARD HOMANS, *President.* - - - - - WILLIAM E. STEVENS, *Secretary.*

Attorney for Michinan, PERRIN V. FOX, of Grand Rapids.

CAPITAL.

Capital stock paid ..... $100,000.

Balance of net or ledger assets December 31, 1889 ..... $607,479 21

INCOME DURING 1890.

Cash received for premiums, without deductions for commissions or other expenses, for first year's insurance	$259,944 36		
Cash received for premiums, without deduction for commissions or other expenses for subsequent year's insurance	916,771 81		
Premiums paid by dividends	345,828 04		
Total	$1,522,544 21		
Deduct amount of premiums paid to other companies for reinsurance, on policies in this company	9,953 68		
Total premium income		$1,512,590 53	
Cash received for interest upon mortgage loans		7,225 29	
Cash received for interest on bonds owned, and dividends on stock		21,320 44	
Cash received for interest on collateral loans		783 98	
Cash received for interest on deposits in trust companies		1,487 54	
Total income during the year			1,543,407 78
Total			$2,150,886 99

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$716,931 60		
Deduct amount received from other companies for losses or claims on policies of this company re-insured	9,973 60		
Total amount actually paid for losses		$706,958 00	
Cash paid to annuitants		100 00	
Cash paid for surrendered policies		1,491 83	
Cash dividends paid to policy-holders, $701.44; same applied in payment of premiums, $345,828.04		346,529 48	
(Total paid policy-holders	$1,055,079 36)		
Cash paid for commissions to agents		173,546 37	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		16,102 55	
Cash paid for medical examiners' fees		20,228 05	
Cash paid for salaries and other compensation of officers and other office employes		43,749 26	
Cash paid for United States taxes and revenue stamps, $68.33; state and local taxes in state where organized, $6; taxes, licenses, fines and fees in other states, $15,925.55		15,999 88	
Cash paid for rent		19,232 15	
Cash paid for commuting commissions		2,000 00	
Cash advanced to agents to be repaid out of future salaries or commissions		10,274 91	
Cash paid for furniture and fixtures, and safes for home and agency offices		1,567 34	
Cash paid for advertising		17,714 30	
Cash paid for the following items, viz.: stationery and printing, $9,640.66; postage and telegrams, $6,166.96; legal expenses, $2,691.01; attendance fees, $2,745; miscellaneous, $4,547.50		25,791 13	
(Total expenses of management	$1,385,359 75)		

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Total disbursements during the year	$1,401,285 30
Balance December 31, 1890	$749,601 69

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$61,708 83
Loans secured by mortgages of real estate, first liens	107,900 00
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $37,400	22,500 00
Loans made in cash to policy-holders on this company's policies	3,750 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	*Market Value.*	
BONDS:			
Atchison, Jewell & West R. R.	$15,190 00	$14,720 00	
Toledo & Ohio Central R. R.	7,720 00	8,320 00	
Cincinnati, Sandusky & Cleveland R. R.	5,075 00	5,350 00	
Englewood, N. J., School District	13,413 84	13,413 84	
Quebec Government coupon	14,562 50	14,985 00	
N. Y., Chicago & St. Louis R. R.	18,287 50	18,200 00	
Ft. Worth & Denver City R. R.	19,700 00	20,000 00	
Montreal, Can., city	43,357 50	43,357 50	
Toledo, Ann Arbor & Lake Michigan R. R.	18,500 00	17,000 00	
Northwestern Telegraph Co.	15,900 00	15,450 00	
Richmond, Va., city	10,100 00	10,100 00	
Texas & Pacific R. R.	22,947 50	21,750 00	
Louisville, St. Louis & Texas	9,750 00	7,850 00	
Duluth, South Shore & Atlantic R. R.	29,100 00	28,125 00	
Chesapeake & Ohio	14,375 00	13,300 00	
Kansas & Texas R. R.	7,712 50	7,600 00	
Union Pacific R. R.	8,600 00	7,900 00	
United States registered	125,000 00	121,000 00	
Kanawha & Michigan R. R.	25,850 00	24,850 00	
Ohio Southern R. R.	4,580 00	5,500 00	
STOCKS:			
Macon, Ga., Savings Bank	980 00	980 00	
Provident National Bank of Waco, Tex.	5,000 00	5,500 00	
Trader's Bank of Tacoma, Washington	5,750 00	5,750 00	
Citizens' National Bank of Englewood, N. J.	2,500 00	2,750 00	
Totals (carried out at *cost* value)	$443,951 34	$433,751 34	443,951 34

Cash in company's office, $804.46; cash deposited in banks, $90,350.31; total cash	91,154 77
Agents' ledger balances	18,636 75
Total net or ledger assets as per balance	$749,601 69
Deduct depreciation from cost of assets, to bring same to market value	13,467 50
Total net or ledger assets less depreciation	$736,134 19

OTHER ASSETS.

Interest accrued on bonds and mortgages		$663 84
Interest accrued on bonds and stocks		4,616 64
Interest accrued on collateral loans		301 54
Market value of bonds and stocks *over cost*		14,000 00
Due from other companies for losses or claims on policies of this company re-insured		3,267 50
Gross premiums due and unreported on policies in force Dec. 31, 1890	$65,624 14	
Gross deferred premiums on policies in force Dec. 31, 1890	96,930 44	
Total	$162,554 58	
*Deduct the loading on above gross amount	32,510 92	
Net amount of uncollected and deferred premiums		130,043 66

* Twenty per cent deducted by the company.

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Total of other assets	$152,893 18
Total assets	$889,027 37
Deduct items not admitted	18,636 75
Total admitted assets	$870,390 62

ITEMS NOT ADMITTED.

Agents' balances	$18,636 75

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the New York Insurance Department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*		$294,745 00
Claims for death losses in process of adjustment and not due	$132,000 00	
Claims for death losses and other policy claims resisted by the company	2,000 00	
Total policy claims		134,000 00
Total liabilities (except capital stock)		$428,745 00

Surplus as regards policy-holders, $441,645.62, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$71,586	$122,150	$60,760,372	$60,954,108
New policies	40,500	279,100	15,768,480	16,088,080
Old revived			62,000	62,000
Old increased	5,250		19,000	24,250
Totals	$117,336	$401,250	$76,609,852	$77,128,438
Ceased to be in force.				
By death	$1,000		$781,175	$782,175
By expiry			9,491,345	9,491,345
By surrender	2,500	$11,200		13,700
By lapse	11,450	17,000		28,450
By change and decrease			166,259	166,259
Not taken	2,000	43,000	1,470,000	1,515,000
Totals	$16,950	$71,200	$11,908,779	$11,996,929
Amount in force at end of the year	$100,386	$330,050	$64,701,073	$65,131,509
Re-insured			666,500	666,500
Industrial policies in force Dec. 31, 1890				$7,530

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force December 31, 1889	334	$1,480,500
Policies issued during year	48	230,000
Total	382	$1,710,500
Deduct ceased to be in force	95	311,000
In force December 31, 1890	287	$1,399,500

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash	$27,043 22

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PRUDENTIAL INSURANCE COMPANY OF AMERICA.

NEW JERSEY.

(Incorporated 1873; commenced business 1876.)

HOME OFFICE, NEWARK.

JOHN F. DRYDEN, *President*. - - - - FORREST F. DRYDEN, *Secretary*.

Attorney for Michigan, JOHN NAYLOR, of Detroit.

CAPITAL.

Capital stock paid	$837,200.	
Balance of net or ledger assets December 31, 1889		$3,795,077 20

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$5,639,610 50		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent years' insurance			
Deduct amount of premiums paid to other companies for reinsurance on policies in this company	2,734 86		
Total premium income		$5,636,875 64	
Cash received for interest upon mortgage loans		159,871 89	
Cash received for interest on bonds owned, and dividends on stock		11,140 01	
Cash received for interest on cash loans, or liens		19 15	
Cash received for interest on bank balances, etc.		2,124 41	
Cash received for rents for use of company's property		11,621 44	
Total income during the year			5,821,652 54
Total			$9,616,729 74

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions		$1,749,713 84	
Cash paid for surrendered policies		5,043 09	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		140 87	
(Total paid policy-holders	$1,754,897 80)		
Cash paid stockholders for interest or dividends		83,720 00	
Cash paid for commissions to agents		1,469,727 74	
Cash paid for salaries and traveling expenses of managers, superintendents, assistant superintendents, inspectors and special agents		804,499 10	
Cash paid for medical examiners' fees		100,677 85	
Cash paid for salaries, and other compensation of officers and other office employés		211,695 57	
Cash paid for state and local taxes in state where organized, $23,561.10; taxes, licenses, fines and fees in other states, $47,033.38		70,594 48	
Cash paid for rent		4,419 00	
Cash paid for furniture and fixtures, and safes for home and agency offices		4,200 70	
Cash paid for advertising		45,669 81	
Cash paid for the following item, viz.: stationery		28,700 80	
Real estate expenses		5,061 83	
Incidental and miscellaneous expenses		51,890 94	
(Total expenses of management	$2,796,557 32)		
Total disbursements during the year			4,635,175 12
Balance Dec. 31, 1890			$4,981,554 62

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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$625,044 27
Loans secured by mortgages of real estate, first liens	3,682,797 00
Loans made in cash to policy-holders on this company's policies	1,704 05

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Cost Value.*	*Market Value.*	
United States government	$119,500 00	$121,000 00	
Chicago, Burlington & Quincy R. R.	130,125 00	124,500 00	
Rome, Watertown & Ogdensburg R. R.	15,305 00	15,225 00	
Chicago & Alton	10,462 50	10,700 00	
Burlington & Missouri River R. R.	26,835 00	26,625 00	
St. Louis, Jacksonville & Chicago R. R.	17,360 00	17,360 00	
Lake Shore Railway Co.	29,250 00	29,250 00	
Cleveland, Painesville & Ashtabula Railroad	5,175 00	5,275 00	
Totals (carried out at *cost* value)	$354,012 50	$349,935 00	354,012 50
Cash in company's office, $8,132.42; cash deposited in bank, $309,864.38; total cash			317,996 80
Total net or ledger assets as per balance			$4,981,554 62
Deduct depreciation from cost of assets, to bring same to market value			4,077 50
Total net or ledger assets as per balance			$4,977,477 12

OTHER ASSETS.

Interest due, $13,914.04 and accrued, $31,282.65 on bonds and mortgages		$45,196 69	
Interest accrued on bonds and stocks		2,330 00	
Interest accrued on policy loans or liens		40 04	
Rents accrued on company's property or lease		183 33	
Gross premiums due and unreported on policies in force December 31, 1890	$43,684 02		
Gross deferred premiums on policies in force December 31, 1890	40,585 33		
Total	$84,269 35		
*Deduct the loading on above gross amount	24,601 51		
Net amount of uncollected and deferred premiums		59,667 84	
Furniture, fixtures and safes, $41,253.97; stationery in stock, $9,915.70		51,169 67	
Total of other assets			158,587 57
Total assets			$5,136,064 69
Deduct items not admitted			51,169 67
Total admitted assets			$5,084,895 02

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$41,253 97
Stationery in stock	9,915 70
Total items not admitted	$51,169 67

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the New Jersey insurance department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*	$3,307,155 00
Total liabilities (except capital stock)	$3,307,155 00

Surplus as regards policy-holders, $1,777,740.02 on the basis of admitted assets.

* Deducted by the company.

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EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$1,686,770	$328,550	$313,542	$2,328,862
New policies	2,375,043	400,566	249,763	3,025,372
Old revived	32,000	10,000	2,700	44,700
Old increased	1,000	.....	4,304	5,304
Totals	$4,094,813	$739,116	$570,309	$5,404,238
Ceased to be in force.				
By death	$13,500	$5,000	$6,197	$24,697
By surrender	20,500	1,300	.....	21,800
By lapse	646,600	75,000	92,745	814,345
By change and decrease	46,500	7,000	42,570	96,070
Not taken	285,500	69,000	13,670	368,170
Totals	$1,012,600	$157,300	$155,182	$1,325,082
Amount in force at end of the year	$3,082,213	$581,816	$415,127	$4,079,156
Reinsured	15,000	.....	81,863	96,863

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	20	$18,500 00
Policies issued during year	98	155,000 00
Total	118	$173,500 00
Deduct ceased to be in force	34	35,500 00
In force Dec. 31, 1890	84	$138,000 00
Losses and claims paid during the year	112	6,413 36

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $37,174 61

INDUSTRIAL BUSINESS.

	No.	*Amount.*
Policies in force Dec. 31, 1889	5,145	$501,582
Policies issued during the year	18,778	1,944,717
Total	23,923	$2,446,299
Deduct ceased to be in force	14,558	1,449,079
In force Dec. 31, 1890	9,365	$997,220

STATE MUTUAL LIFE ASSURANCE COMPANY.

MASSACHUSETTS.

(Incorporated March, 1844; commenced business June, 1845.)

HOME OFFICE, NO. 240 MAIN ST., WORCESTER.

A. G. BULLOCK, *President*, - - - - - - - - - - H. M. WITTER, *Secretary*.

Attorney for Michigan, ALONZO E. BRADLEY, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1889 ..... $5,400,629 30

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INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$298,293 35		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	1,089,837 62		
Total	$1,388,130 97		
Deduct amount of premiums paid to other companies for reinsurance, on policies in this company	2,410 05		
Total premium income		$1,385,720 92	
Cash received for interest upon mortgage loans		56,340 20	
Cash received for interest on bonds owned, and dividends on stock		164,960 50	
Cash received for interest on premium notes, loans, or liens		7,123 30	
Cash received for interest on other debts due the company		38,816 49	
Cash received for rents for use of company's property		19,646 62	
Total income during the year			$1,672,608 03
Total			$7,073,237 33

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$270,317 11		
Cash paid for matured endowments and additions	53,661 75		
Total amount actually paid for losses and matured endowments		$323,978 86	
Cash paid for surrendered policies and additions		102,078 46	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		11,444 90	
Cash surrender values, including re-converted additions applied in payment of premiums		181,383 37	
(Total paid policy-holders	$618,835 59)		
Cash paid for commissions to agents		178,078 47	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		50,869 81	
Cash paid for medical examiners' fees		14,870 00	
Cash paid for salaries, and other compensation of officers and other office employés		25,400 00	
Cash paid for state and local taxes in state where organized, $7,296.72; taxes, licenses, fines, and fees in other states, $11,105.40		18,402 12	
Cash paid for rent		8,000 00	
Cash paid for advertising supplies and all other incidentals		21,790 16	
Cash paid for the following items, viz.: profit and loss		3,057 50	
(Total expenses of management	$315,468 06)		
Total disbursements during the year			934,303 65
Balance Dec. 31, 1890			$6,138,933 68

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$390,000 00
Loans secured by mortgages of real estate, first liens	1,117,959 00
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $676,791	473,100 00
Loans made in cash to policy-holders on this company's policies	359,334 00
Premium notes, loans, or liens on policies in force, the reserve in excess of all indebtedness	146,381 14

Stocks and Bonds Owned Absolutely by the Company.

Railroad Stocks:	*Cost Value.*	*Market Value.*
Chicago & Northwestern	$14,012 50	$14,000 00
Morris & Essex	25,450 00	30,000 00
Chicago, Rock Island & Pacific	35,085 00	20,400 00
Boston & Albany	85,351 50	96,500 00
Old Colony	42,874 25	49,500 00
Chicago, Burlington & Quincy	13,858 00	9,680 00
Illinois Central	34,183 34	26,190 00
Chicago & Alton	27,800 00	25,000 00
Norwich & Worcester	68,287 75	72,000 00
New York, New Haven & Hartford	38,705 50	52,500 00
New London & Northern	25,707 00	28,000 00
Providence & Worcester	66,898 50	115,000 00

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	Cost Value.	Market Value.
Railroad Stocks:		
Fitchburg	$8,752 50	$8,500 00
Boston & Maine	45,572 98	55,770 00
Other Stock:		
State Safe Deposit Co.	4,500 00	4,500 00
National Bank Stock:		
Central, Worcester	2,500 00	3,750 00
First, Boston	5,000 00	12,500 00
City, Worcester	4,000 00	5,000 00
Third, Springfield	10,000 00	15,000 00
Hide & Leather, Boston	11,575 00	14,336 00
Shawmut, Boston	6,725 00	8,710 00
Atlantic, Boston	18,388 75	20,700 00
Eliot, Boston	4,075 50	5,280 00
Quinsigamond, Worcester	10,090 00	11,500 00
Howard, Boston	9,931 50	11,000 00
Leicester	2,650 00	3,500 00
Continental, Boston	10,012 50	12,600 00
Republic, Boston	7,562 50	12,150 00
Webster, Boston	5,275 00	5,000 00
Redemption, Boston	15,985 00	15,640 00
Tremont, Boston	13,300 00	11,400 00
Worcester	8,589 50	9,450 00
Millbury	5,000 00	5,250 00
Wachusett, Fitchburg	2,500 00	5,000 00
Revere, Boston	6,756 25	8,509 00
Adams, No. Adams	43,122 50	12,600 00
Bonds:		
U. S. Bonds	166,000 00	178,500 00
Railroad Bonds:		
Worcester & Nashua	61,500 00	62,400 00
Fitchburg	54,000 00	52,000 00
	12,125 00	10,900 00
Boston, Clinton, Fitchburg & New Bedford	33,000 00	33,000 00
New York, Lackawana & Western	46,333 75	50,800 00
	26,937 50	26,750 00
Chicago & Northwestern	26,972 50	27,600 00
	17,155 00	18,020 00
	25,300 00	24,600 00
	30,000 00	33,600 00
Michigan Central	25,090 00	28,250 00
	110,000 00	118,000 00
New York Central & H. R.	10,300 00	10,500 00
	21,075 00	20,200 00
	32,325 00	32,400 00
New York & New England	10,662 50	12,400 00
Chicago, Burlington & Quincy	28,400 00	27,300 00
Chicago, Milwaukee & St. Paul	29,750 00	30,750 00
Evansville, Terre Haute & Chicago	10,250 00	11,000 00
Pittsburgh, Cleveland & Toledo	21,200 00	21,600 00
Chicago & Eastern Illinois	49,710 00	58,000 00
Boston, Barre & Gardner	6,090 00	6,580 00
	10,000 00	10,000 00
	15,500 00	16,275 00
Strawn & Indiana State Line	30,700 00	33,000 00
Burlington & Missouri River	18,600 00	18,200 00
Central Pacific	30,000 00	34,200 00
Cleveland, Columbus, Cincinnati & Indianapolis	19,800 00	21,420 00
Baltimore & Ohio	50,000 00	53,000 00
St. Paul, Minneapolis & Manitoba	24,625 00	28,750 00
	33,000 00	30,000 00
Lake Erie & Western	51,500 00	54,000 00
Housatonic	77,750 00	78,000 00
Long Island City & Flushing	50,000 00	53,500 00
Atlantic Ave.	15,675 00	15,900 00
Third Avenue	58,750 00	57,500 00
Chicago, Rock Island & Pacific	40,000 00	39,200 00
Terre Haute & Indianapolis	25,000 00	26,750 00
Chicago & Western Indiana	27,500 00	28,750 00
Kings County Elevated	25,000 00	25,000 00
Milwaukee City	25,000 00	25,500 00
Grand Avenue	24,125 00	24,000 00
Chicago, St. Paul, Minneapolis & Omaha	57,500 00	57,500 00
Fulton Elevated	25,000 00	25,000 00
Street Railway, Grand Rapids	10,800 00	10,800 00
Maine Central	21,455 00	20,000 00
Broadway Surface	18,700 00	19,000 00
Omaha Street Railway	39,300 00	40,000 00
Wabash	50,000 00	49,000 00
West Side, Milwaukee	25,000 00	25,500 00
Cities and Towns:		
Portland	19,000 00	24,400 00
Northampton	23,500 00	25,250 00
Meriden	10,000 00	10,300 00
Bangor	26,375 00	30,000 00
Lawrence	53,000 00	58,400 00
Newton	26,750 00	30,000 00
Lowell	52,000 00	52,000 00

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Cities And Towns:	Cost Value.	Market Value.	
Worcester	$86,600 00	$84,800 00	
Providence	25,875 00	25,750 00	
Boston	25,125 00	26,000 00	
	25,000 00	26,250 00	
Lynn	10,500 00	10,000 00	
Clinton	41,400 00	40,800 00	
Beverly	51,375 00	52,000 00	
St. Paul	50,500 00	50,000 00	
Cincinnati	9,640 00	9,440 00	
Minneapolis	41,922 50	42,640 00	
St. Louis	21,450 00	21,200 00	
Toledo	30,825 00	32,100 00	
Quincy Water Co.	20,000 00	20,400 00	
Omaha	30,375 00	32,100 00	
Nashville	10,000 00	10,000 00	
Birmingham, Ala.	26,750 00	26,250 00	
Fostoria, O.	20,000 00	20,600 00	
Abstract Safety Vault Co., Chicago	52,000 00	53,550 00	
Montclair, N. J., School	6,500 00	6,500 00	
Totals (carried out at *cost* value)	$3,256,401 52	$3,452,040 00	$3,256,401 52

Cash in company's office, $1,921.89; cash deposited in bank, $83,336.13; total cash	85,258 02
Loans to corporations	307,000 00
Loans to cities and towns	3,500 00
Total net or ledger assets as per balance	$6,138,933 68

OTHER ASSETS.

Interest accrued on bonds and mortgages	$11,340 00	
Interest accrued on bonds and stocks	$7,170 00	
Interest accrued on collateral loans	3,920 00	
Interest accrued on premium notes, loans or liens	7,465 00	
Rents accrued on company's property or lease	2,105 00	
Market value of bonds and stocks *over cost*	195,638 48	
Total of other assets		257,638 48
Total assets		$6,396,572 16

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Massachusetts Insurance Department, according to *The Actuaries Table of Mortality, with 4 per cent interest*	$5,520,255 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	6,430 00
Total liabilities	$5,526,685 00

Surplus as regards policy-holders, $869,887.16, on the basis of admitted assets.

Exhibit of Amount of Policies Including Additions in Force at the End of the Previous Year and of the Amount Written, Canceled, and in Force at end of Year.

	Whole Life.	Endowment.	Additions.	Total Am't.
In force at end of previous year	$9,173,893	$21,066,132	$236,405	$30,476,430
New policies	456,502	6,831,500	.....	7,288,002
Old revived	.....	11,185	746	11,931
Old increased	.....	4,241	.....	4,241
Form changed	5,000	.....	.....	5,000
Added by dividends	.....	.....	56,647	56,647
Totals	$9,635,395	$27,913,058	$293,798	$37,842,251

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Ceased to be in force.	*Whole Life.*	*Endowment.*	*Additions.*	*Total Am't.*
By death	$140,100	$120,831	$6,386	$267,317
By maturity	----------	53,455	207	53,662
By surrender	172,079	709,098	7,143	888,320
By lapse	34,000	548,500	----------	582,500
By change and decrease	45,995	228,506	----------	274,501
By expiry	36,500	5,500	----------	42,000
Not taken	65,500	650,500	----------	716,000
Totals	$494,174	$2,316,390	$13,736	$2,324,300
Amount in force at end of the year	$9,141,221	$25,596,668	$280,062	$35,017,951
Re-insured	42,000	76,000	----------	118,000

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	333	$824,660
Policies issued during year	105	270,888
Total	438	$1,095,548
Deduct ceased to be in force	61	136,561
In force Dec. 1, 1890	377	$958,987
Losses and claims paid during the year	5	7,000

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $33,037 16

TRAVELERS' LIFE INSURANCE COMPANY.

CONNECTICUT.

(Incorporated June 17, 1863; commenced business July, 1865.)

HOME OFFICE, HARTFORD.

JAMES G. BATTERSON, *President.* - - - - - - - RODNEY DENNIS, *Secretary.*

Attorney for Michigan, JAMES W. THOMPSON, of Detroit.

NO CAPITAL IN LIFE DEPARTMENT.

Balance of net or ledger assets December 31, 1889 ..... $9,822,049 76

INCOME DURING 1890.

Cash (including notes) received for premiums, without deduction for commissions or other expenses for first year's insurance	$323,897 22	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	1,222,319 58	
Total	$1,546,216 80	
Deduct amount of premiums paid to other companies for re-insurance on policies in this company	31,148 09	
Total premium income		$1,515,068 71

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Cash received for interest upon mortgage loans	$288,792 67	
Cash received for interest on bonds owned, and dividends on stock	203,600 52	
Cash received for interest on other debts due the Company	48,742 83	
Cash received for rents for use of company's property	44,713 23	
Total income during the year		$2,050,918 96
Total		$11,872,968 72

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$576,981 82		
Cash paid for matured endowments and additions	98,663 00		
Total	$675,644 82		
Deduct amount received from other companies for losses or claims on policies of this company re-insured	10,000 00		
Total amount actually paid for losses and matured endowments		$665,644 82	
Cash paid to annuitants		1,905 20	
Cash paid for surrendered policies		100,362 44	
(Total paid policy-holders	$767,912.46)		
Cash paid for commissions to agents		165,020 93	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		15,265 91	
Cash paid for medical examiners' fees		15,027 98	
Cash paid for salaries, and other compensation of officers and other office employés		61,810 64	
Cash paid for taxes, licenses, fines, and fees in other states		13,425 51	
Cash paid for rent		750 04	
Cash paid for advertising		38,358 74	
Cash paid for the following items, viz.: books, blanks, stationery, express, exchange, postage, profit and loss, and miscellaneous		38,047 77	
(Total expenses of management	$347,702 52)		
Total disbursements during the year			1,115,614 98
Balance December 31, 1890			$10,757,353 74

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$1,586,584 17
Loans secured by mortgages of real estate, first liens	3,227,143 07
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $793,402	568,935 00
Loans made in cash to policy-holders on this company's policies	294,574 48

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Cost Value.*	*Market Value.*
Province of Manitoba, Canada	$79,443 47	$80,942 40
Clark County, Dak., school district	5,952 00	6,200 00
Traill County, Dak.	1,500 00	1,500 00
Riley County, Kan.	48,000 00	48,000 00
Escambia County, Fla.	6,260 00	6,180 00
Pendleton County, Ky., turnpike	21,200 00	21,200 00
Otter Tail County, Minn.	45,500 00	50,000 00
Butler County, Neb.	57,085 00	56,840 00
Laramie County, Wyo.	50,000 00	50,000 00
Sault St. Marie, Ont., town	50,995 00	51,000 00
Parkdale, Ont., town	11,765 00	12,200 00
Collingwood, Ont., town school	8,150 00	8,639 00
Almonte, Ont., town	14,531 33	14,900 00
Paris, Ont., town water-works	8,567 75	8,960 00
Windsor, Ont., town	11,124 84	11,252 23
Coaticook, Quebec, town	25,375 00	26,500 00
Vernon, Conn., town	125,000 00	125,000 00
Frankfort, Dak., township school	1,455 00	1,500 00
Lakin, Kan., township bridge	7,455 00	7,700 00
Lancaster, Kan., railroad	14,850 00	15,000 00
Walnut, Kan., railroad	18,000 00	18,000 00
Rock Creek, Kan., railroad	25,000 00	25,000 00
Parker, Kan., railroad	24,500 00	25,000 00
Canton, Kan., railroad	15,200 00	16,000 00
Elk, Kan., railroad	13,125 00	13,125 00
Crawford, Kan., railroad	23,875 00	25,000 00
Blaine, Kan., railroad	13,200 00	13,200 00
Oswego, Kan., funding	10,000 00	10,000 00
Winnipeg, Man., city	54,470 00	54,500 00
Winona, Minn.	33,000 00	33,000 00

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Bonds:	Cost Value.	Market Value.
Colorado City, Col.	$5,000 00	$5,000 00
Canon City, Col.	30,070 00	30,070 00
Pueblo, Col., water	22,736 25	22,736 25
Lexington, Ky., school	30,600 00	30,600 00
Jacksonville, Fla., sanitary	4,000 00	4,000 00
Helena, Mont., sewerage	51,500 00	51,500 00
Council Bluffs, Ia., improvement	26,350 00	26,260 00
Sioux City, Ia.	25,650 00	25,750 00
Falls City, Neb.	22,560 00	22,560 00
Tecumseh, Neb.	20,895 00	20,895 00
Lincoln, Neb.	34,000 00	34,000 00
Edgar, Neb.	12,935 00	12,935 00
Clyde City, Kan.	4,375 00	4,375 00
Arkansas, Kan., school	26,250 00	26,250 00
Topeka, Kan.	34,686 84	44,000 00
Ottawa, Kan.	8,160 00	8,160 00
Kansas City, Kan.	30,400 00	30,160 00
Sherbrooke, Quebec	30,750 00	32,100 00
Quebec, Quebec	49,000 00	51,000 00
Hull, Quebec	10,200 00	10,200 00
St. Hyacinthe, Quebec	10,150 00	10,150 00
Montreal, Quebec, school	13,647 83	15,780 00
Montreal, Quebec, school	13,532 10	13,130 00
Montreal, Quebec, harbor	21,010 40	23,600 00
Montreal, Quebec, harbor	15,450 00	16,500 00
Montreal, Quebec, abattoirs	4,477 50	4,635 00
St. Thomas, Ont.	33,765 00	34,500 00
Guelph, Ont.	81,522 20	81,760 00
Port Hope, Ont.	60,600 00	60,600 00
Brantford, Ont.	53,102 50	53,900 00
Stratford, Ont., school	11,182 50	11,182 50
Vancouver, B. C.	10,920 00	10,920 00
Victoria, B. C.	13,250 00	13,250 00
Lake Superior Elevator Co., Duluth, Minn.	25,000 00	25,000 00
Hunt Drainage Dist., Hancock Co., Ill.	30,000 00	30,000 00
Fort Smith and Van Buren Bridge Co.	50,400 00	50,400 00
Western Union Telegraph Co.	48,375 00	49,250 00
Grape Creek, Ill., Coal Co.	27,550 00	27,550 00
New England Terminal Co.	75,000 00	76,500 00
Lake Shore & Michigan Southern R. R. Co.	2,110 00	2,320 00
Mobile & Birmingham R. R. Co.	23,125 00	21,250 00
Atlantic & Pacific R. R. Co.	43,000 00	35,500 00
Oxford & Clarksville R. R. Co.	48,750 00	51,000 00
St. Louis & San Francisco R. R. Co.	100,500 00	106,500 00
Duluth & Manitoba R. R. Co.	50,437 50	51,500 90
Keokuk & Des Moines R. R. Co.	4,950 00	9,000 00
Prescott & Arizona R. R. Co.	41,625 00	41,625 00
Chicago, Milwaukee & St. Paul R. R. Co.	65,000 00	61,500 00
Canadian Pacific R. R. Co.	49,000 00	54,000 00
Stillwater & St. Paul R. R. Co.	32,690 00	32,340 00
Toledo, Ann Arbor & Grand Trunk R. R. Co.	25,500 00	24,250 00
Toledo, St. Louis & Kansas City R. R. Co.	95,750 00	82,500 00
Staten Island Rapid Transit R. R. Co.	29,000 00	28,000 00
Seattle, Lake Shore & Eastern R. R. Co.	47,500 00	47,000 00
Knoxville & Ohio R. R. Co.	40,850 00	41,600 00
Ohio Valley R. R. Co.	37,050 00	36,562 50
New Haven & Derby R. R. Co.	80,687 50	80,850 00
Eureka Springs R. R. Co.	25,000 00	25,000 00
Indiana & Lake Michigan R. R. Co.	50,000 00	50,000 00
Cœur d'Alene Railway & Navigation Co.	51,250 00	50,500 00
Stocks:		
Hartford City Gas Light Co.	28,635 01	16,800 00
Hartford Loan & Trust Co., Denver, Col.	203,700 00	203,700 00
Colorado Land & Loan Co., Denver, Col.	26,800 00	26,800 00
Fruita Improvement Co., Denver, Col.	7,977 55	7,995 00
Delaware, Lackawanna & Western R. R. Co.	33,656 25	33,000 00
New York Central & Hudson River R. R. Co.	160,425 00	151,875 00
Missouri Pacific R. R. Co.	108,537 50	60,000 00
Chicago, Rock Island & Pacific R. R. Co.	85,856 25	49,087 50
Central Pacific R. R. Co.	46,612 50	14,125 00
Chicago & Northwestern R. R. Co. common	236,775 00	209,000 00
New York & New England R. R. Co. preferred	10,955 00	10,900 00
Manhattan Railway Co.	9,600 00	9,600 00
National Exchange Bank, Hartford, Conn.	43,046 50	38,100 00
Hartford National Bank, Hartford, Conn.	163,737 25	153,023 00
First National Bank, Hartford, Conn.	16,402 88	16,275 00
Charter Oak National Bank, Hartford, Conn.	21,634 25	17,340 00
Thames National Bank, Norwich, Conn.	36,960 00	36,960 00
First National Bank, Wallingford, Conn.	31,800 00	32,400 00
First National Bank, Middletown, Conn.	14,659 00	14,659 00
Metropolitan National Bank, New York, N. Y.	7,115 63	280 00
American Exchange National Bank, New York, N. Y.	21,413 00	29,600 00
Merchants Exchange National Bank, New York, N. Y.	11,912 79	14,640 00
Nassau Bank, New York, N. Y.	7,250 00	8,000 00
Citizens' Bank, Minneapolis, Minn.	5,000 00	5,250 00

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STOCKS:	*Cost Value.*	*Market Value.*	
National German-American Bank, St. Paul, Minn.	$12,600 00	$13,000 00	
National Bank of Commonwealth, Boston, Mass.	11,212 75	18,000 00	
Atlas National Bank, Boston, Mass.	11,900 00	12,100 00	
American National Bank, Kansas City, Mo.	10,000 00	11,600 00	
State National Bank, St. Joseph, Mo.	10,600 00	10,800 00	
Union National Bank, Denver, Col.	11,000 00	12,000 00	
Connecticut Trust & Safe Deposit Co., Hartford, Conn.	29,400 00	50,750 00	
Security Co., Hartford, Conn.	14,736 25	18,900 00	
Totals (carried out at *cost* value)	$4,294,467 87	$4,176,804 38	$4,294,467 87

Cash in company's office, $1,535.24; cash deposited in banks, $716,837.67; total cash	718,372 91
Suspense account	67,276 24
Total net or ledger assets as per balance	$10,757,353 74
Deduct depreciation from cost of assets to bring same to market value	561,575 31
Total net or ledger assets less depreciation	$10,195,778 43

OTHER ASSETS.

Interest accrued on bonds and mortgages		$62,536 84	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$144,951 56		
Gross deferred premiums on policies in force Dec. 31, 1890	199,361 49		
Total	$344,313 05		
* Deduct the loading on above gross amount	68,862 61		
Net amount of uncollected and deferred premiums		275,450 44	
Total of other assets			337,986 78
Total assets			$10,533,765 21
Deduct items not admitted			67,276 24
Total admitted assets			$10,466,488 97

ITEMS NOT ADMITTED.

Suspense account	$67,276 24	

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Connecticut Insurance Department, according to *The American Table of Mortality, with 4 1-2 per cent interest*	$8,452,094	
Deduct net value of risks of this company re-insured in other solvent companies	45,759	
Net re-insurance reserve		$8,406,335 00
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due	$49,099 00	
Claims for death losses, and other policy claims resisted by the company	1,000 00	
Total policy claims		50,099 00
Reserve for indemnity contracts		5,000 00
Total liabilities		$8,461,434 00

Surplus as regards policy-holders, $2,005,054.97, on the basis of admitted assets.

* Twenty per cent deducted by the company.

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EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$28,889,587	$11,416,702	$4,672,660	$44,978,949
New policies	4,214,059	2,282,174	7,199,625	13,695,858
Old revived	76,040	26,733	27,500	130,273
Old increased	8,130	3,500	25,700	37,330
Transfer	15,000	64,192	386,500	465,692
Totals	$33,202,816	$13,793,301	$12,311,985	$59,308,102
Ceased to be in force.				
By death	$436,585	$106,822	$15,500	$558,907
By maturity	.....	99,879	.....	99,879
By expiry	.....	.....	15,000	15,000
By surrender	148,299	139,440	12,500	300,239
By lapse	1,076,800	488,250	630,500	2,195,550
By change and decrease	402,538	213,119	108,308	723,965
By transfer	265,500	101,500	98,692	465,692
Not taken	571,450	332,000	487,200	1,390,650
Totals	$2,901,172	$1,481,010	$1,367,700	$5,749,882
Amount in force at end of the year	$30,301,644	$12,312,291	$10,944,285	$53,558,220
Re-insured	668,518	150,600	234,000	1,053,118

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	755	$1,563,647
Policies issued during year	106	459,377
Total	861	$2,023,024
Deduct ceased to be in force	64	149,725
In force Dec. 31, 1890	797	$1,873,299
Losses and claims paid during the year	10	10,289 28
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash		$52,897 80

UNION CENTRAL LIFE INSURANCE COMPANY.

OHIO.

(Incorporated, 1867; commenced business, 1867.)

HOME OFFICE, CINCINNATI.

JOHN M. PATTISON, *President.* - - - - - - - - E. P. MARSHALL, *Secretary.*

Attorney for Michigan, JOHN D. BAER, of Detroit.

CAPITAL.

Capital stock paid ..... $100,000.

Balance of net or ledger assets December 31, 1889 ..... $5,237,420 79

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INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	$1,084,433 62		
Premium notes, loans, or liens taken in payment for premiums	888,748 86		
Premiums paid by dividends, including reconverted additions, $28,595.44; by surrendered policies, $76,506.86	105,102 30		
Total premium income		$2,078,253 78	
Cash received for interest upon mortgage loans		265,675 89	
Cash received for interest on bonds owned, and dividends on stock		400 00	
Cash received for interest on premium notes, loans, or liens		29,804 48	
Cash received for interest on other debts due the company		22,781 75	
Cash received for rents for use of company's property		8,314 08	
Cash received as discount on claims paid in advance		3,466 63	
Cash received for profits on bonds, or stocks, *actually sold*		1,946 62	
Total income during the year			$2,410,673 18
Total			$7,648,093 97

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$324,113 81		
Premium notes, loans, or liens used in payment of the same	7,365 23		
Cash paid for matured endowments and additions	32,167 76		
Premium notes, loans, or liens used in payment of the same	232 31		
Total amount actually paid for losses and matured endowments		$363,879 11	
Cash paid to annuitants		1,056 88	
Cash paid for surrendered policies		64,150 24	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse		189,617 65	
Cash surrender values, including reconverted additions applied in payment of premiums		76,506 86	
Cash dividends paid to policy-holders, $2,278.91; same applied in payment of premiums, $28,345.44		30,624 25	
Premium notes, loans or liens used in payment of dividends to policy-holders		6,552 45	
(Total paid policy-holders	$732,387 54)		
Cash paid stock-holders for interest or dividends		10,000 00	
Cash paid for commissions to agents		363,937 37	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		131,561 43	
Cash paid for medical examiners' fees		37,606 25	
Cash paid for salaries, and other compensation of officers and other office employes		56,435 49	
Cash paid for state and local taxes in state where organized, $2,434.65; taxes, licenses, fines and fees in other states, $30,045.53		32,480 18	
Cash paid for rent		17,333 18	
Cash paid for furniture and fixtures, and safes for home and agency offices		3,900 08	
Cash paid for advertising		5,955 59	
Cash paid for the following items, viz.: printing, agency supplies and stationery		15,799 13	
Postage, general office, legal and real estate expenses		44,709 30	
(Total expenses of management	$709,718 00)		
Total disbursements during the year			1,452,105 54
Balance Dec. 31, 1890			$6,195,988 43

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value	$177,702 99
Loans secured by mortgages of real estate, first liens	4,314,574 95
Loans made in cash to policy-holders on this company's policies	384,126 91
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	783,704 04

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.	
United States bonds	$12,825 00	$12,250 00	
Totals (carried out at *cost* value)	$12,825 00	$12,250 00	$12,825 00

Cash in company's office, $1,088.41; cash deposited in bank, $406,777.20; total cash	407,865 61
Bills receivable, $3,142.67; agents' ledger balances, $94,046.26; total	97,188 93
Furniture, fixtures, stationery and agency supplies	18,000 00
Total net or ledger assets	$6,195,988 43
Deduct depreciation from cost of assets, to bring same to market value	575 00
Total net or ledger assets less depreciation	$6,195,413 43

OTHER ASSETS.

Interest due, and accrued on bonds and mortgages		$136,788 58	
Interest due and accrued on collateral loans		13,091 45	
Interest due and accrued on premium notes, loans or liens		21,319 17	
Rents due and accrued on company's property or lease		1,300 00	
Market value of real estate *over cost*		20,640 01	
Gross premiums due and unreported on policies in force December 31, 1890	$347,299 61		
Gross deferred premiums on policies in force Dec. 31, 1890	79,104 24		
Total	$426,403 85		
*Deduct the loading on above gross amount	85,280 77		
Net amount of uncollected and deferred premiums		341,123 08	
Total of other assets			534,262 29
Total assets			$6,729,675 72
Deduct items not admitted			115,188 93
Total admitted assets			$6,614,486 79

ITEMS NOT ADMITTED.

Furniture, fixtures and safes	$16,000 00
Supplies, printed matter and stationery	2,000 00
Agents' balances	94,046 26
Bills receivable	3,142 67
Total items not admitted	$115,188 93

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1890, computed by the Ohio Insurance Department, according to *The American Experience Table of Mortality, with 4 1-2 per cent Interest*	$5,490,965 00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due	26,667 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	2,250 47
Amount of any other liability of the company, viz.: Premiums paid in advance	221,247 88
Total liabilities (except capital stock)	$5,741,130 35

Surplus as regards policy-holders, $873,356.44, on the basis of admitted assets.

* Twenty per cent deducted by the company.

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EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't.*
In force at end of previous year	$36,103,995	$4,173,818	$1,383,557	$31,751	$41,643,121
New policies	16,120,475	3,007,001	1,022,350	.....	20,149,826
Old revived	842,064	76,050	36,000	.....	954,114
Added by dividends	.....	.....	.....	8,015	8,015
Totals	$53,066,534	$7,256,869	$2,391,907	$39,766	$62,755,076
Ceased to be in force.					
Revisionary additions canceled	.....	.....	.....	$2,137	$2,137
By death	$294,201	$37,850	$5,125	.....	337,176
By maturity	2,000	28,070	.....	.....	30,070
By surrender	430,348	132,100	16,000	.....	578,448
By lapse	5,263,706	507,516	340,489	.....	6,111,711
By change and decrease	630,350	104,250	.....	.....	734,600
By expiry	.....	.....	103,900	.....	103,900
Not taken	3,352,763	1,225,070	223,500	.....	4,801,333
Totals	$9,973,368	$2,034,856	$689,014	$2,137	$12,699,375
Amount in force at end of the year	$43,093,166	$5,222,013	$1,702,893	$37,629	$50,055,701

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	465	$736,590
Policies issued during year	273	497,499
Total	738	$1,234,089
Deduct ceased to be in force	184	308,953
In force Dec. 31, 1890	554	$925,136
Losses and claims paid during the year	4	4,500

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $28,971 95

UNION MUTUAL LIFE INSURANCE COMPANY.

MAINE.

(Incorporated July 17, 1845; commenced business October 1, 1849.)

HOME OFFICE PORTLAND.

JOHN E. DEWITT, *President.* - - - - - - - - ARTHUR L. BATES, *Secretary.*

Attorney for Michigan, HENRY M. DUFFIELD, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1889 ..... $5,953,361 10

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INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses for first year's insurance; Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	$786,750 18		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	4,386 40		
Total premium income		$782,363 78	
Cash received for interest upon mortgage loans		86,619 12	
Cash received for interest on bonds owned, and dividends on stock		129,618 95	
Cash received for interest on premium notes, loans or liens		25,200 22	
Cash received for interest on other debts due the company		24,658 12	
Cash received for rents for use of company's property		16,956 44	
Cash received as discount on endowments paid in advance		398 79	
Profit and loss		26,151 85	
Total income during the year			$1,091,967 27
Total			$7,045,328 37

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$497,307 25		
Premium notes, loans or liens used in payment of the same	26,050 00		
Cash paid for matured and discounted endowments and additions	129,433 54		
Premium notes, loans, or liens used in payment of same	9,500 00		
Total	$662,290 79		
Deduct amount received from other companies for losses or claims on policies of this company re-insured	30,000 00		
Total amount actually paid for losses and matured and discounted endowments		$632,290 79	
Cash paid to annuitants		392 15	
Cash paid for surrendered policies		12,733 30	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse		26,896 14	
Cash surrender values, including reconverted additions applied in payment of premiums		28,793 93	
Cash dividends paid to policy-holders, $4,219.96; same applied in payment of premiums, $16,818.95		21,038 91	
Premium notes, loans or liens used in payment of dividends to policy-holders		4,955 00	
(Total paid policy-holders	$726,600 22)		
Cash paid for commissions to agents		53,541 68	
Cash paid for salaries and travelling expenses of managers of agencies, and general, special and local agents		95,761 95	
Cash paid for medical examiners' fees		14,136 92	
Cash paid for salaries, and other compensation of officers and other office employés		49,897 47	
Cash paid for state and local taxes in state where organized, taxes, licenses, fines, and fees in other states		15,433 93	
Cash paid for rent		10,263 78	
Cash paid for commuting commissions		28,630 60	
Cash paid for furniture and fixtures, and safes for home and agency offices		1,735 64	
Cash paid for advertising		11,431 83	
Cash paid for the following items, viz.: printing, stationery, etc., $11,619.07; postage, exchange, etc., $4,498.44; traveling expense, officers and clerks, $4,570.97; legal expenses, $4,744.95; miscellaneous expenses, $7,709.56		33,142 99	
(Total expenses of management	$318,976.79)		
Total disbursements during the year			1,045,577 01
Balance Dec. 31, 1890			$5,999,751 36

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered *cost* value	$978,996 82
Loans secured by mortgages of real estate, first liens	1,376,754 66
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $503,641	379,372 84
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness	418,129 69

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	Cost Value.	Market Value.
United States currency	$50,000 00	$61,000 00
Atchinson, Topeka & Santa Fe R. R.	191,000 00	148,980 00
Chicago & West Michigan R. R.	125,000 00	113,437 50
Canadian Pacific Railway Land Grant	98,000 00	106,820 00
Chicago, Burlington & Quincy R. R.	22,500 00	24,750 00
Current River R. R.	50,000 00	50,000 00
Denver & Rio Grande R. R.	50,000 00	40,500 00
Fremont, Elkhorn & Missouri Valley R. R.	25,000 00	29,750 00
Flint & Père Marquette R. R.	50,000 00	58,500 00
Grand Avenue R'y, Kansas City, Mo.	50,000 00	49,250 00
Hanibal & St. Joseph R. R.	50,000 00	57,250 00
Kansas & Missouri R. R.	10,000 00	10,000 00
Kansas City, St. Joseph & Council Bluffs R. R.	30,000 00	35,700 00
Kansas City Belt R'y	50,000 00	57,500 00
Kansas City Cable R'y	50,000 00	49,250 00
Kansas City, Ft. Scott & Memphis R. R.	50,000 00	55,500 00
Lincoln & North Western R. R.	45,000 00	56,250 00
Lime Rock R. R., Rockland, Me.	25,000 00	25,000 00
Marquette, Houghton & Ontonagon R. R.	16,000 00	16,160 00
Milwaukee & St. Paul R. R.	35,000 00	43,400 00
Maine Central R. R., consolidated	100,000 00	107,000 00
New York & New England R. R.	50,000 00	56,500 00
Ohio & Mississippi R. R., consolidated	46,000 00	52,670 00
Oregon Railway and Navigation Co.	50,000 00	47,250 00
Oxford & Clarksville R. R.	25,000 00	25,000 00
People's Street Railway Co. of Luzerne Co., Pa.	25,000 00	26,812 50
People's St. Railway and Electric Light and Power Co., St. Joseph, Mo.	10,000 00	10,500 00
Philadelphia & Reading R. R. Co., general mortgage	25,000 00	20,000 00
Rome, Watertown & Ogdensburg R. R.	25,000 00	26,625 00
Rome, Watertown & Ogdensburg R. R.	6,000 00	6,000 00
Scioto Valley & New England R. R.	50,000 00	35,000 00
Staten Island Rapid Transit R. R.	10,000 00	11,200 00
Union Pacific, Lincoln & Colorado	24,800 00	20,640 00
Utah & Northern R'y Co.	25,000 00	23,750 00
Wisconsin Valley R. R.	4,000 00	4,800 00
Americus, Georgia	10,000 00	12,385 00
Berlin, New Hampshire	7,000 00	6,878 20
Bond County, Illinois	5,000 00	5,322 50
Caribou, Me.	6,000 00	6,000 00
Damariscotta, Me.	2,000 00	2,080 00
Delaware City, O.	5,000 00	5,687 00
Elk County, Kas.	15,000 00	15,262 50
Jefferson County, Ala.	40,000 00	43,200 00
Jefferson County, Ala.	25,000 00	31,000 00
Louisville, Ky.	25,000 00	24,375 00
Minneapolis, Minn.	10,000 00	10,711 00
Montreal Harbor, debentures	30,000 00	30,432 50
Omaha City, Neb.	25,000 00	26,745 00
Pueblo City, Col. (public building)	15,000 00	17,002 50
Richmond, Va.	10,000 00	13,700 00
Wells County, Ind. (court house)	13,000 00	13,759 20
City Water Co. Chattanooga, Tenn.	30,000 00	30,000 00
Chicago Gas Light and Coke Co.	25,000 00	21,625 00
Caribou, Me. (school)	10,000 00	10,222 00
Crystal Water Co., Edgewater, N. Y.	25,000 00	25,000 00
Fort Payne, Ala., Water Co.	25,000 00	25,000 00
Goldsboro, N. C., Water Co.	25,000 00	25,000 00
LeMars, Iowa, Water and Light Co.	25,000 00	25,000 00
Leadville, Col., Water Co.	25,000 00	25,000 00
Manitowoc, Wis., Water	25,000 00	25,000 00
Metropolitan Telephone and Telegraph Co.	50,000 00	52,250 00
Pueblo, Col., Water	25,000 00	28,710 00
Rockport, Ind., Water Works Co.	10,000 00	10,000 00
St. Joseph, Mo., Water Co.	25,000 00	25,000 00
Wakefield, Mass., Water Co.	25,000 00	25,000 00
STOCKS:		
Portland, Saco & Portsmouth R. R.	14,200 00	18,105 00
Biddeford National Bank, Biddeford, Me.	2,000 00	2,800 00
Canal National Bank, Portland, Me.	20,000 00	27,800 00
Casco National Bank, Portland, Me.	20,000 00	25,000 00
Cumberland National Bank, Portland, Me.	4,880 00	5,612 00
Commercial National Bank, Omaha, Neb.	5,000 00	6,250 00
Farmers and Merchants' National Bank, Waco, Texas	2,000 00	2,080 00
First National Bank, Auburn, Me.	2,000 00	2,900 00
First National Bank, Wiscasset, Me.	1,000 00	1,300 00
First National Bank, Lewiston, Me.	10,000 00	16,500 00
First National Bank, Bangor, Me.	1,200 00	1,560 00
First National Bank, Biddeford, Me.	3,800 00	6,460 00
First National Bank, Portland, Me.	6,200 00	6,262 00
Flour City National Bank, Minneapolis, Minn.	5,000 00	5,750 00
Importers and Traders' National Bank, New York City	5,000 00	28,750 00
International Loan and Trust Co., Kansas City, Mo.	20,000 00	21,000 00

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BONDS:	Cost Value.	Market Value.	
Knickerbocker Trust Co., New York City	$4,800 00	$3,400 00	
Lime Rock National Bank, Rockland, Me.	4,200 00	4,500 00	
Manufacturers' National Bank, Lewiston, Me.	5,000 00	6,500 00	
Merchants' National Bank, Portland, Me.	2,700 00	4,392 00	
National Bank, Kansas City, Mo.	5,000 00	8,000 00	
National Bank of Commerce, Omaha, Neb.	5,000 00	5,000 00	
National Traders' Bank, Portland, Me.	6,300 00	8,001 00	
North National Bank, Rockland Me.	10,000 00	15,000 00	
Northern National Bank, Hallowell, Me.	10,000 00	13,800 00	
Norway National Bank, Norway, Me.	1,000 00	1,200 00	
People's National Bank, Waterville, Me.	3,000 00	3,750 00	
Portland National, Portland, Me.	20,000 00	21,000 00	
Richmond National Bank, Richmond, Me.	700 00	840 00	
Rockland National Bank, Rockland, Me.	5,000 00	8,250 00	
Schuster Hax National Bank, St. Joseph, Mo.	5,000 00	6,250 00	
Sioux Falls National Bank, Sioux Falls, Dakota	2,000 00	2,100 00	
Ticonic National Bank, Waterville, Me.	3,500 00	4,375 00	
Westbrook Trust Co., Westbrook, Me.	5,000 00	5,200 00	
	$2,360,980 00	$2,484,729 40	
Providence of Ontario Annuities		260,740 13	
Totals (carried out at *cost* value)	$2,360,980 00	$2,745,469 53	$2,725,176 75

Cash in company's office, $1,307.91; cash deposited in bank $116,014.12; total cash	117,322 03
Bills receivable, $661.50; agents and other ledger balances, $1,589.62; total	2,251 12
Cash in transit Dec. 31, 1890 (since received)	1,747 45
Total net or ledger assets as per balance	$5,999,751 36

OTHER ASSETS.

Interest due, $1,440.00, and accrued, $21,620.55 on bonds and mortgages		$23,060 55	
Interest accrued on bonds and stocks		30,129 43	
Interest accrued on collateral loans		1,562 35	
Interest due, $2,623.12; and accrued, $9,017.12 on premium notes, loans or liens		11,640 24	
Rents accrued on company's property or lease		857 78	
Market value of bonds and stocks *over cost*		20,292 78	
Gross premiums due and unreported on policies in force Dec. 31, 1890	$63,907 24		
Gross deferred premiums on policies in force Dec. 31, 1890	84,115 62		
Total	$148,022 86		
* Deduct the loading on above gross amount	29,604 57		
Net amount of uncollected and deferred premiums		118,418 29	
Forborne premiums to be deducted in settlement of policy claims included in liabilities		306 06	
Total of other assets			206,267 48
Total assets			$6,206,018 84
Deduct items not admitted			2,251 12
Total admitted assets			$6,203,767 72

ITEMS NOT ADMITTED.

Agents and other ledger balances	$1,589 62
Bills receivable	661 50
Total items not admitted	$2,251 12

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December 1890, computed by the Maine Insurance Department according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*	$5,428,372 00

*Twenty per cent deducted by the company.

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Premium obligations in excess of the net values of their policies	$39 00	
Claims for death losses due and unpaid	75 00	
Claims for matured endowments due and unpaid	11,637 47	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	73,902 30	
Claims for death losses, and other policy claims resisted by the company	7,500 00	
Notices of death on which proofs have not been received	8,026 55	
Total policy claims		$101,230 32
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders		3,155 15
Amount of any other liability of the company, viz.: contingent reserve, $194.00; premiums paid in advance, $1,795.76		1,989 76
Total liabilities		$5,534,747 23

Surplus as regards policy-holders, $669,020.49, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Additions.*	*Total Am't*
In force at end of previous year	$8,401,079 00	$14,757,522 00	$3,890,221 91	$215,782 68	$27,204,605 59
New policies	2,123,748 00	2,987,351 00			5,121,099 00
Old revived	667 00	49,500 00	1,000 00	1,215 53	52,382 53
Old increased			3,415 03		3,415 03
Old transferred	22,500 00	8,959 58			31,459 58
Mortuary additions to policies			165,058 80		165,058 80
Added by dividends				15,563 39	15,563 39
Totals	$10,557,994 00	$17,803,332 58	$3,999,695 74	$232,561 60	$32,593,583 92
Add policies transferred to Maine, Missouri and Massachusetts, N. F. law extensions			873,850 00		873,850 00
Totals	$10,557,994 00	$17,803,332 58	$4,873,545 74	$232,561 60	$33,467,433 92
Ceased to be in force.					
By death	$313,441 00	$175,437 00	$76,600 00	$3,951 06	$569,429 06
By maturity		142,585 58		2,193 31	144,778 89
By expiry			536,016 00		536,016 00
By surrender	120,694 00	15,346 00		14,264 37	160,304 37
By lapse	40,500 00	1,497,150 00		13 14	1,537,663 14
By reconversion				98 14	98 14
By decrease	3,500 00	42,500 00			46,000 00
By transfer		27,000 00	17,000 00		44,000 00
Not taken	251,500 00	1,007,000 00			1,258,500 00
Mortuary additions to policies			78,040 78		78,040 78
Totals	$739,635 00	$2,907,018 58	$707,656 78	$20,520 02	$4,374,830 38
By policies transferred to Maine, Missouri and Massachusetts, N. F. law extensions	148,100 00	725,750 00			873,850 00
Totals	$887,735 00	$3,632,768 58	$707,656 78	$20,520 02	$5,248,680 38
Amount in force at end of the year	$9,670,259 00	$14,170,564 00	$4,165,888 96	$212,041 58	$28,218,753 54
Reinsured	26,778 00	15,000 00	127,500 00		169,278 00

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force Dec. 31, 1889	567	$995,823 47
Policies issued during the year	66	228,684 77
Total	633	$1,224,508 24
Deduct ceased to be in force	83	153,830 71
In force Dec. 31, 1890	550	$1,070,677 53
Losses and claims paid during the year	10	7,585 83

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash, $31,191.62; notes or credits, $111.00; total $31,302 62

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UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated February, 1850; commenced business March, 1850.)

HOME OFFICE, Nos. 261, 262 & 263 Broadway, NEW YORK CITY.

GEORGE H. BURFORD, *President.* - - - - - - - C. P. FRALEIGH, *Secretary.*

Attorney for Michigan, J. D. HAYES, of Detroit.

CAPITAL.

Capital stock paid ..... $440,000.

Balance of net or ledger assets December 31, 1889 ..... $5,901,622 07

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses for first year's insurance	$237,402 25		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent year's insurance	774,180 77		
Cash received for annuities	4,700 00		
Total	$1,016,283 02		
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	7,122 43		
Total premium income		$1,009,160 59	
Cash received for interest upon mortgage loans		168,584 08	
Cash received for interest on bonds owned and dividends on stock		99,731 63	
Cash received for interest on premium notes, loans or liens		11,251 19	
Cash received for interest on other debts due the company		8,746 51	
Cash received for rents for use of company's property		1,073 00	
Total income during the year			1,298,547 00
Total			$7,200,169 07

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$545,702 49		
Cash paid for matured endowments and additions	35,260 35		
Total	$580,962 84		
Deduct amount received from other companies for losses or claims on policies of this company re-insured	10,000 00		
Total amount actually paid for losses and matured endowments		$570,962 84	
Cash paid to annuitants		1,670 51	
Cash paid for surrendered policies and additions		85,218 92	
(Total paid policy-holders	$657,852 27)		
Cash paid stockholders for interest or dividends		30,800 00	
Cash paid for commissions to agents		159,422 90	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents		65,844 21	
Cash paid for medical examiners' fees		23,764 34	
Cash paid for salaries and other compensation of officers and other office employés		48,442 40	
Cash paid for state and local taxes in state where organized; taxes, licenses, fines and fees in other states		19,079 33	
Cash paid for rent		23,221 71	

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Cash paid for advertising		$19,786 29	
Cash paid for the following items, viz.: printing, stationery, exchange, express and law expenses		21,378 19	
Directors' fees, traveling expenses, officers and office employes and miscellaneous		13,185 04	
Balance, profit and loss account, less credits		10,660 77	
(Total expenses of management	$404,785 18)		
Total disbursements during the year			$1,093,437 45
Balance December 31, 1890			$6,106,731 62

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$96,213 69
Loans secured by mortgages of real estate, first liens	3,738,468 84
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $208,035	159,273 38
Loans made in cash to policy-holders on this company's policies; Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	181,777 22

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	*Market Value.*	
BONDS:			
United States	$60,602 55	$60,750 00	
District of Columbia	131,384 40	142,176 00	
Jersey City Water Loan	3,855 00	2,000 00	
Jersey City Water Loan		2,050 00	
Jersey City bonds	53,160 00	51,815 00	
Jersey City bonds, registered		7,230 00	
SCRIP:			
Jersey City water	1,092 50	1,170 00	
Jersey City water	108,250 00	102,000 00	
BONDS:			
Jersey City improvement	55,425 00	50,000 00	
Jersey City improvement		1,015 00	
Jersey City improvement		1,050 00	
City of Newark, N. J.	116,000 00	127,750 00	
New York, Lackawanna & Western Ry.	47,801 98	51,320 16	
Oswego & Syracuse R. R.	30,600 00	31,850 10	
Chicago & Northwestern Ry.	99,099 32	104,750 00	
Chicago, Milwaukee & St. Paul Ry., So. Minnesota Div.	51,217 46	55,500 00	
Chicago, Milwaukee & St. Paul Ry., C. & P. Western Div.	46,256 00	51,750 00	
Missouri Pacific Ry.	100,896 06	104,000 00	
Missouri Pacific Ry.	111,600 69	113,834 00	
Iowa Central Ry.	71,550 00	70,724 70	
St. Louis, Iron Mountain & Southern Ry. general consolidated railway and land grant	85,732 88	45,125 00	
St. Louis & Iron Mountain R. R.	53,456 64	52,917 00	
Chicago, Burlington & Quincy Ry. debentures	46,195 21	49,083 50	
New York Central Ry. debentures	124,167 50	126,537 46	
Louisville & Nashville R. R.	42,090 00	52,210 00	
Kansas Pacific Ry. consolidated	74,917 61	80,625 00	
Chicago, St. Paul, Minn. & Omaha Ry.	27,750 00	28,750 00	
Burlington, Cedar Rapids & Northern Ry, Co., Iowa, Minn. & Dakota Div.	42,000 00	41,875 00	
Chicago, Rock Island & Pacific Ry.	104,750 00	95,500 00	
Metropolitan Elevated Ry.	14,933 31	15,557 50	
West Shore R. R.	101,817 46	100,000 00	
East Tenn., Va. & Ga. Ry.	24,518 41	25,041 75	
Atchison, Topeka & St. Fé Ry.	21,154 86	19,500 00	
Mo., Kan. & Tex. Ry.	12,520 00	11,786 72	
Mo., Kan. & Tex. Ry.	5,980 00	4,745 00	
STOCKS:			
Mo., Kan. & Tex. Ry.	4,100 00	3,900 00	
Iowa Central Ry.	1,666 00	1,292 00	
Totals (carried out at *cost* value)	$1,826,540 84	$1,887,180 89	1,826,540 84

Cash in company's office, $653.91; cash deposited in bank, $69,423.45; total cash	70,077 36
Bills receivable, $12,930.28; agents' ledger balances, $21,450.01; total	34,380 29
Total net or ledger assets as per balance	$6,106,731 62

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OTHER ASSETS.

Interest due, $2,132.70 and accrued, $32,098.70 on bonds and mortgages		$34,231 40	
Interest accrued on bonds and stocks		26,779 16	
Interest accrued on collateral loans		2,804 41	
Interest accrued on premium notes, loans or liens		9,354 90	
Interest on bills receivable, $226.40; on bank balances, $56.77		283 17	
Market value of real estate *over cost*		60,090 81	
Market value of bonds and stocks *over cost*		60,640 05	
Gross premiums due and unreported on policies in force December 31, 1890	$130,577 22		
Gross deferred premiums on policies in force December 31, 1890	123,391 42		
Total	$253,968 64		
* Deduct the loading on above gross amount	50,793 73		
Net amount of uncollected and deferred premiums		203,174 91	
Total of other assets			$397,358 31
Total assets			$6,504,089 93
Deduct items not admitted			34,380 29
Total admitted assets			$6,469,709 64

ITEMS NOT ADMITTED.

Agents' balances	$21,450 01
Bills receivable	12,930 28
Total items not admitted	$34,380 29

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December 1890 computed by the New York Insurance Department, according to the "*American Experience Table of Mortality, with 4 1-2 per cent interest*	$5,507,587 00	
Deduct net value of risks of this company reinsured in other solvent companies	40,400 80	
Net re-insurance reserve		$5,467,179 00
Claims for death losses, and matured endowments, in process of adjustment or adjusted and not due	$8,670 00	
Claims for death losses, and other policy claims resisted by the company	13,500 00	
Total policy claims		22,170 00
Amount of any other liability of the company, viz.: premiums paid in advance		2,627 64
Liability on lapsed policies presentable for surrender		2,067 00
Accrued rents and unpresented accounts		7,791 74
Total liabilities (except capital stock)		$5,501,834 38

Surplus as regards policy-holders, $967,874.26, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*All Others.*	*Total Am't.*
In force at end of previous year	$20,878,746	$3,019,399	$6,583,127	$30,481,272
New policies	2,418,520	393,575	9,143,062	11,955,157
Old revived	45,500	4,000	299,000	348,500
Old increased, changed and corrected	53,260	15,500	57,500	126,260
Totals	$23,396,026	$3,432,474	$16,082,689	$42,861,189

* Twenty per cent deducted by commissioner.

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Ceased to be in force.	*Whole Life.*	*Endowment.*	*All Others.*	*Total Am't.*
By death	$443,432	$31,585	$61,000	$536,017
By maturity		35,260		35,260
By surrender	79,924	30,190	10,000	120,114
By lapse	1,467,200	201,235	2,180,700	3,849,135
By change and decrease	90,000	8,000	202,500	300,500
By expiry			55,500	55,500
Not taken	539,000	107,500	996,000	1,642,500
Totals	$2,619,556	$413,770	$3,505,700	$6,539,026
Amount in force at end of the year	$20,776,470	$3,018,704	$12,526,989	$36,322,163
Re-insured				179,550

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force December 31, 1889	366	$1,051,860
Policies issued during year	132	421,895
Total	498	$1,473,755
Deduct ceased to be in force	61	227,650
In force December 31, 1890	437	$1,246,105
Losses and claims paid during the year	3	2,250

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $39,184 39

WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated January, 1860; commenced business February 2, 1860.)

HOME OFFICE, No. 21 COURTLANDT ST., NEW YORK CITY.

W. A. BREWER, JR., *President.* - - - - WM. HAXTUN, *Vice President and Secretary.*

Attorney for Michigan, JAY BASSETT, of Detroit.

CAPITAL.

Capital stock paid ..... $125,000.

Balance of net or ledger assets December 31, 1889 ..... $9,607,204 14

INCOME DURING 1890.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first years' insurance	$561,035 02	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for subsequent years' insurance	1,518,772 67	
Cash received for annuities	3,000 00	
Total premium income		$2,082,807 69

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Cash received for interest upon mortgage loans	$414,335 03	
Cash received for interest on bonds owned, and dividends on stock	16,525 00	
Cash received for interest on other debts due the company	20,264 18	
Cash received for rents for use of company's property	13,507 05	
Cash received as discount on claims paid in advance	3,960 51	
Cash received for profits on real estate bonds, or stocks, *actually sold*	4,044 59	
Total income during the year		$2,555,444 05
Total		$12,162,648 19

DISBURSEMENTS DURING 1890.

Cash paid for losses and additions	$618,246 86		
Cash paid for matured and discounted endowments and additions	214,150 86		
Total amount actually paid for losses and matured and discounted endowments		$832,397 72	
Cash paid to annuitants		9,408 21	
Cash paid for surrendered policies and additions		287,633 40	
Return premiums		3,027 60	
Cash dividends paid to policy-holders, same applied in payment of premiums		156,629 00	
(Total paid policy-holders	$1,289,095 93)		
Cash paid stock-holders for interest or dividends		9,072 00	
Cash paid for commissions to agents		213,965 08	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents		69,830 60	
Cash paid for medical examiners' fees		24,194 00	
Cash paid for salaries, and other compensation of officers and other office employes		82,003 87	
Cash paid for state and local taxes in state where organized, taxes, licenses, fines, and fees in other states		23,466 72	
Cash paid for rent		10,500 00	
Cash paid for commuting commissions		66,626 34	
Cash paid for advertising		14,858 75	
Cash paid for the following items, viz.: express and postage, $8,776.96; printing and stationery, $13,156.82		21,933 78	
Office expenses, $38,687.48; interest, $2,355.46; profit and loss, $1,401.12		42,444 06	
(Total expenses of management	$569,843 20)		
Total disbursements during the year			1,868,011 13
Balance December 31, 1890			$10,294,637 06

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, *cost* value	$515,175 26
Loans secured by mortgages of real estate, first liens	8,978,992 92
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is $13,220	7,500 00
Loans made in cash to policy-holders on this company's policies	277,529 58

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Cost Value.*	*Market Value.*	
New York City	$225,312 50	$271,312 50	
Brooklyn Water Loan	106,098 63	144,000 00	
Richmond, Va.	10,300 00	10,300 00	
Totals (carried out at *cost* value)	$341,711 13	$425,612 50	341,711 13
Cash in company's office, $22,793.92; cash deposited in banks, $102,499.27; total cash			125,293 19
Agents' ledger balances			48,434 98
Total net or ledger assets as per balance			$10,294,637 06

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OTHER ASSETS.

Interest due, $22,603.61; and accrued, $81,934.47, on bonds and mortgages		$104,538 08	
Interest accrued on bonds and stocks		1,687 50	
Interest accrued on collateral loans		6,885 64	
Market value of bonds and stocks *over cost*		88,901 37	
Gross premiums due and unreported on policies in force December 31, 1890	$137,811 01		
Gross deferred premiums on policies in force December 31, 1890	235,544 69		
Total	$373,355 70		
*Deduct loading on above gross amount	74,671 14		
Net amount of uncollected and deferred premiums		298,684 56	
Total of other assets			$495,697 15
Total assets			$10,790,334 21
Deduct items not admitted			48,434 98
Total admitted assets			$10,741,899 23

ITEMS NOT ADMITTED.

Agents' balances	$48,434 98

LIABILITIES.

Net present value of all the outstanding policies in force on 31st day of December, 1890, computed by the New York Insurance Department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*		$9,734,475 00
Claims for death losses due and unpaid	$2,084 11	
Claims for matured endowments due and unpaid	4,670 91	
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	18,533 00	
Claims for death losses, and other policy claims resisted by the company	10,012 20	
Total policy claims		35,250 22
Amount due on account of salaries, rents, and office expenses		2,833 31
Amount of any other liability of the company, viz.: premiums paid in advance		4,987 55
Total liabilities (except capital stock)		$9,777,546 08

Surplus as regards policy-holders, $964,353.15, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	*Endowment.*	*Additions.*	*Total Am't.*
In force at end of previous year	$23,513,583	$21,837,417	$1,044,324	$46,390,324
New policies	6,079,005	3,364,636	.....	9,443,641
Old revived	490,487	511,326	15,452	967,265
Added by dividends	.....	.....	237,567	237,567
Totals	$30,028,075	$25,703,379	$1,297,343	$57,028,797

*Twenty per cent deducted by the company.

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Ceased to be in force.	*Whole Life.*	*Endowment.*	*Additions.*	*Total Am't.*
By death	$463,977	$144,141	$28,166	$636,284
By maturity	.....	148,637	9,002	157,639
By surrender	435,972	951,389	194,717	1,582,078
By lapse	1,950,750	2,035,000	22,092	4,007,842
By discount	.....	55,370	1,433	56,803
Not taken	1,271,080	904,560	15,185	2,190,825
Totals	$4,121,779	$4.239,097	$270,595	$8,631,471
Amount in force at the end of the year	$25,906,296	$21,464,282	$1,026,748	$48,397,326

BUSINESS IN MICHIGAN DURING 1890.

	No.	*Amount.*
Policies in force December 31, 1889	1,894	$2,804,532 00
Policies issued during year	370	474,251 00
Total	2,264	$3,278,783 00
Deduct ceased to be in force	306	444,476 00
In force December 31, 1890	1,958	$2,834,307 00
Losses and claims paid during the year	16	15,413 77

Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash $114,640 05

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CASUALTY

INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM ANNUAL STATEMENTS

SHOWING CONDITION DECEMBER 31, 1890.

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AMERICAN CASUALTY INSURANCE AND SECURITY CO.

OF BALTIMORE CITY, MARYLAND.

HOME OFFICE CHAMBER OF COMMERCE, BALTIMORE.

Incorporated January 15, 1890; commenced business June 14, 1890.

WILLIAM E. MIDGLEY, *President.* - - - - - - JOHN J. JACKSON, *Secretary.*

Attorney for Michigan, FRANK H. BLACKMAN, of Detroit.

I. CAPITAL.

Capital stock paid ..... $1,000,000.

II. ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
United States bonds	$435,000 00	$530,700 00	
Baltimore City stock	458,500 00	477,252 50	
Totals (carried out at market value)	$893,500 00	$1,007,952 50	$1,007,952 50
Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $22,800			15,200 00
Cash in company's principal office, $33.29; cash in bank, $502,698.16			502,731 55
Interest due and accrued on stocks, not included in "market value"			3,791 97
Interest due and accrued on collateral loans			115 50
Gross premiums in due course of collection			204,691 90
Bills receivable, *not matured*, taken for casualty risks			725 00
Due from other companies for re-insurance on losses already paid			56,536 66
Aggregate amount of the assets of the company			$1,791,745 08
Deduct special deposit in Virginia			50,000 00
Total admitted assets			$1,741,745 08

III. LIABILITIES.

Amount of unpaid losses		$10,000 00
Re-insurance reserve at 50 per cent of premiums on risks, running one year or less from date of policy	$130,210 24	
Re-insurance reserve *pro rata* on risks running more than one year	29,035 55	
Amount of reserve on all outstanding casualty risks		159,245 79
Commissions		51,122 00
Aggregate liabilities (except capital stock)		$220,367 79
Surplus as regards policy-holders	$1,521,377 29	
Capital stock	1,000,000 00	
Surplus over capital	$521,377 29	

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IV. INCOME DURING THE YEAR.

	On Casualty Risks.	
Gross amount of cash received for premiums	$252,175 03	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	195,970 70	
Net amount of cash actually received for premiums		$56,204 33
Received on account of re-insurance		50,000 00
Interest and dividends received on bonds and stocks, and from all other sources		26,471 29
Capital stock paid in cash (carried inside)	$1,000,000 00	
Surplus fund paid in cash by all stockholders (carried inside)	500,000 00	
Aggregate cash income		$132,675 62

V. EXPENDITURES DURING THE YEAR.

Net amount paid on casualty losses	$13,673 04
Paid or allowed during the year for commissions and brokerage	17,444 04
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	21,999 88
Paid state, national, and local taxes, in this and other states	4,189 08
All other payments and expenditures	42,417 58
Aggregate cash expenditures	$99,723 62

VI. MISCELLANEOUS.

Risks and Premiums.	*Casualty Risks.*	*Premiums Thereon.*
Written during the year 1890	$105,229,867	$457,591 92
Deduct expirations	21,416,904	122,745 50
Net amount in force December 31, 1890	$83,812,963	$334,846 43

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$252,175 03
Total amount of the company's stock owned by the directors at par value	267,900 00
Losses paid from organization to date	13,673 04
Losses incurred during the year	23,673 04
Amount deposited for the security of *all* the company's policy-holders, in Maryland with state treasurer	200,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposit.*	*Liabilities.*
Virginia	$50,000 00	none.

BUSINESS DONE IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Risks.
Risks written	$2,351,700 00
Premiums received	8,350 98
Losses paid	94 10
Total losses incurred during the year in the State of Michigan	410 36

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AMERICAN EMPLOYERS' LIABILITY INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, No. 113 HUDSON ST., JERSEY CITY, AND No. 9 PINE ST., NEW YORK CITY.

(Incorporated May 1, 1890; commenced business May 1, 1890.)

JONATHAN H. CRANE, *President.* - - - - - - - - - JOHN MACRAE, *Secretary.*

Attorney for Michigan, GEORGE W. MOORE, of Detroit.

I. CAPITAL.

* Capital stock paid ..... $150,000.

II. ASSETS.

Loans on bond and mortgage of real estate (first liens)	$37,500 00
Interest accrued on said mortgage loans	349 38

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States	$40,000 00	$41,250 00	
New York City school house	10,000 00	10,150 00	
New Jersey state	30,000 00	35,993 75	
City of New York consolidated stock	30,000 00	30,150 00	
Totals (carried out at market value)	$110,000 00	$117,543 75	117,543 75

Cash in company's principal office, $414.05; cash in bank, $6,149.56	6,563 61
Interest due and accrued on stocks, not included in "market value"	1,020 29
Gross premiums in due course of collection	18,907 84
Aggregate amount of all the available assets of the company	$181,884 87

Items not admitted as available assets.

Stationery, $1,000.00; furniture, safe and fixtures, $1,800.00; total	$28,000 00

III. LIABILITIES.

Amount of reserve on all outstanding casualty risks	$21,934 37
Due and accrued for salaries, rent, advertising, or agency expenses	3,722 80
Aggregate liabilities (except capital stock)	$25,657 17

Surplus as regards policy-holders	$156,227 70
Capital stock	150,000 00
Surplus over capital	$6,227 70

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* Since January 1, 1891, the capital stock of this company has been increased to $200,000, the whole of which has been paid up in cash as per certificate of the commissioner of banking and insurance of the state of New Jersey now on file in this insurance bureau.

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IV. INCOME DURING THE YEAR.

Net amount of cash actually received for premiums	$30,508 15
Interest received on bonds and mortgages	458 47
Interest and dividends received on bonds and stocks, and from all other sources	1,182 42
Income from all other sources, viz.: interest on special deposit	132 13
Aggregate cash income	$32,281 17

Received for calls on capital, $7,500; capital, $150,000.

V. EXPENDITURES DURING THE YEAR.

Net amount paid on casualty losses	$2,302 93
Paid or allowed during the year for commissions and brokerage	5,629 18
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	9,063 08
Paid state, national and local taxes, in this and other states	1,908 07
All other payments and expenditures	9,270 55
Aggregate cash expenditures	$28,173 81

VI. MISCELLANEOUS.

Risks and Premiums.	*Casualty Risks.*	*Premiums. Thereon.*
Written during the year 1890	$12,319,000	$50,682 94
Deduct expirations	684,000	6,814 20
Net amount in force December 31, 1890	$11,635,000	$43,868 74

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$50,683 00
Total amount of the company's stock owned by the directors, at par value	68,700 00
Losses paid from organization to date	2,302 93
Losses incurred during the year	2,302 93
Amount deposited in different states and countries for the security of *all* the company's policy-holders	100,500 00

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Casualty Risks.
Casualty risks taken	$836,000 00
Premiums received	4,499 75
Losses paid	330 00
Total losses incurred during the year in the State of Michigan	330 00

AMERICAN SURETY COMPANY.

NEW YORK.

HOME OFFICE, NO. 160 BROADWAY, NEW YORK CITY.

(Incorporated April 14, 1884; Commenced business April 15, 1884.)

WILLIAM L. TRENHOLM, *President.* - - - - - FREDERICK F. NUGENT, *Secretary.*

Attorney for Michigan, CHARLES B. LATHROP, of Detroit.

I. CAPITAL.

Capital stock paid.....$1,000,000.

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II. ASSETS.

Real estate	$200,000 00

Stocks and Bonds Owned Absolutely by the Company.

	Par Value.	Market Value.	
United States bonds	$290,000 00	$276,300 00	
Stock:			
New York City consolidated	100,000 00	101,500 00	
Western Union Telegraph Company	260,000 00	197,600 00	
Consolidated Gas Company (New York.)	10,000 00	9,500 00	
The State Trust Company (New York.)	237,600 00	392,040 00	
Lake Shore & Michigan Southern Railway	150,000 00	159,000 00	
Missouri, Kansas & Texas Railway	50,000 00	37,250 00	
Delaware, Lackawanna & Western R. R.	20,000 00	26,350 00	
Totals (carried out at market value)	$1,057,600 00	$1,199,540 00	1,199,540 00

Cash in company's principal office, $1,659.29; cash in bank, $10,140.51	11,799 80
Interest due and accrued on stocks, not included in "market value"	12,686 76
Gross premiums in due course of collection	36,976 63
Rents due and accrued	1,342 50
Aggregate amount of the assets of the company	$1,462,345 69
Deduct special deposit in Canada	50,000 00
Total admitted assets	$1,412,345 69

III. LIABILITIES.

Amount of unpaid losses (of which $27,364.74 are resisted)	$71,697 60
Amount of reserve on all outstanding surety risks	220,572 52
Agency commissions	1,280 25
State taxes	6,484 32
Aggregate	$300,034 69
Deduct liability on special deposit	1,006 37
Net liabilities (except capital stock)	$299,028 32

Surplus as regards policy-holders	$1,113,317 87
Capital stock	1,000,000 00
Surplus over capital	$113,317 87

IV. INCOME DURING THE YEAR.

	On Surety Risks.	
Gross amount of cash received for premiums	$533,835 48	
Deduct amount paid for transfer, for rebate, abatement, and return premiums	112,371 35	
Net amount of cash actually received for premiums		$421,464 13
Interest received on bonds and mortgages		827 50
Interest and dividends received on bonds and stocks, and from all other sources		42,655 56
Income from all other sources, viz.: Rents		5,136 62
Aggregate cash income		$470,083 81

V. EXPENDITURES DURING THE YEAR.

	On Surety Risks.
Gross amount actually paid for losses	$101,812 73
Deduct amount actually received for salvages	22,599 38

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Net amount paid on losses (of which $15,834.20 belongs to prior years)	$79,213 35
Cash dividends actually paid	90,000 00
Paid or allowed during the year for commissions and brokerage	30,063 42
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	103,422 17
Paid state, national and local taxes, in this and other states	10,067 95
All other payments and expenditures	58,121 28
Aggregate cash expenditures	$370,888 17

VI. MISCELLANEOUS.

Risks and Premiums.	*Number Risks.*	*Amount Risks.*	*Premiums Thereon.*
In force December 31, 1889	32,348	$80,969,672	$390,984 22
Written during the year	34,759	87,317,002	486,032 93
Total	67,107	$148,286,674	$877,017 15
Deduct expirations	38,096	74,403,315	435,872 12
Net amount in force December 31, 1890	29,011	$73,883,359	$441,145 03

GENERAL INTERROGATORIES.

Total amount of net premiums received from the organization of the company to date	$1,762,459
Gross losses paid from organization to date	427,773
Total amount of cash dividends paid since the company commenced business	240,000
Total amount of the company's stock owned by the trustees at par value	422,150
Losses incurred during the year	115,141
Amount deposited in different states and countries for the security of *all* the company's policy-holders	100,000

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Canada	$50,000	$1,006 37

BUSINESS IN MICHIGAN DURING THE YEAR 1890.

	Number.	*Amount.*
Surety risks taken	239	$467,000 00
Premiums received	.....	2,789 56
Losses paid	.....	249 93
Total losses incurred during the year in the State of Michigan	.....	249 93

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED.)

ENGLAND.

OFFICE U. S. BRANCH, NO. 71 KILBY ST., BOSTON.

(Incorporated, October, 1880; commenced business, April, 1881.

Attorney for Michigan, H. M. CRITTENDEN, of Detroit.

I. CAPITAL.

Deposit capital in New York, required by the laws of Michigan....$100,000.

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II. ASSETS.

Stocks and Bonds Owned Absolutely by the Company.

Bonds:	Par Value.	Market Value.	
United States	$200,000 00	$242,000 00	
Maine Central R. R.	7,000 00	8,110 00	
Boston, Clinton, Fitchburg & N. B. R. R.	1,000 00	1,167 50	
Fall River R. R.	7,000 00	7,315 00	
Old Colony R. R.	20,000 00	21,905 00	
Dexter & Piscataquis R. R.	50,000 00	50,500 00	
Fitchburg R. R.	26,000 00	27,805 00	
City of Lynn	50,000 00	53,500 00	
City of Boston	86,000 00	86,000 00	
Aroostook County	5,000 00	5,025 00	
New York Central & Hudson River R. R.	20,000 00	25,600 00	
Atchison Mortgage	21,000 00	16,380 00	
Baltimore & Ohio R. R.	26,000 00	27,560 00	
Boston & Lowell R. R.	17,000 00	17,665 00	
Leeds & Farmington R. R.	18,000 00	19,900 00	
New York & New England R. R.	5,000 00	5,650 00	
Town of Andover	60,000 00	64,200 00	
Town of Canton, Mass.	5,000 00	5,350 00	
Atchison Income	8,000 00	3,860 00	
Attleboro, N. Attleboro & Wrentham R. R.	5,000 00	5,100 00	
City of Burlington, Vt.	5,000 00	5,012 50	
City of Toledo Board of Education	5,000 00	5,550 00	
City of Los Angeles	5,000 00	5,237 50	
Town of Danville, Ill.	5,000 00	5,262 50	
Totals (carried out at *market* value)	$657,000 00	$715,655 00	$715,655 00

Cash in company's principal office, $81.68; cash in bank, $1,516.93	1,598 61
Interest due and accrued on stocks, not included in "market value"	7,390 40
Gross premiums in due course of collection	161,260 29
Cash deposited in hands of the trustees	130,000 00
Aggregate amount of all the available assets of the company	$1,015,904 30

III. LIABILITIES.

Amount of unpaid losses	$154,825 00
Amount of reserve on all outstanding accident risks	415,248 04
Commissions and brokerage	28,041 00
Aggregate liabilities (except deposit capital)	$598,114 04

Surplus as regards policy-holders	$417,790 26
Deposit capital	100,000 00
Surplus over deposit capital	317,790 26

IV. INCOME DURING THE YEAR.

Net amount of cash actually received for premiums	$851,681 35
Interest received on bonds and mortgages	34,397 26
Income from all other sources, viz.: Accident Ticket Box Co.	2,469 92
Aggregate cash income	$888,548 53

V. EXPENDITURES DURING THE YEAR.

Net amount paid on losses	$373,997 67
Paid or allowed during the year for commissions and brokerage	201,321 12
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	66,641 45
Paid state, national, and local taxes, in this and other states	17,524 09
All other payments and expenditures	74,052 30
Aggregate cash expenditures	$738,536 63

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VI. MISCELLANEOUS.

Risks and Premiums.	*Risks.*	*Premiums Thereon.*
In force December 31, 1889	$117,350,015	$675,137 01
Written during the year	160,628,187	1,371,440 42
Total	$277,978,202	$2,046,577 43
Deduct expirations	145,089,291	1,216,281 35
Net amount in force December 31, 1890	$132,888,911	$830,296 08

GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. Branch to date		$1,983,437
Losses paid by U. S. Branch to date		734,604
Losses incurred during the year in U. S.		533,823
Amount deposited in different states and countries for the security of *all* the company's policy-holders	Massachussets $300,000; New York 100,000	400,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Risks.
Risks taken	$1,246,766 00
Premiums received	9,767 46
Losses paid	4,411 77
Total losses incurred during the year in the State of Michigan	5,806 77

FIDELITY AND CASUALTY INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 140 TO 146 BROADWAY, NEW YORK CITY.

(Incorporated March 20, 1876; commenced business, May 1, 1876.)

WM. M. RICHARDS, *President.* - - - - - - ROBERT J. HILLAS, *Secretary.*

Attorney for Michigan, E. E. WINSOR, of Grand Rapids.

I. CAPITAL.

Capital stock paid ..... $250,000.

II. ASSETS.

Real estate		$6,000 00
Loans on bond and mortgage of real estate (first liens)		7,200 00
Interest due $120.50, and accrued $120.50, on said mortgage loans; total		241 00
Total value of mortgaged premises (buildings insured for $7,000)	$12,900 00	

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STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
U. S. Government bonds, 4 per cent	$75,000 00	$91,000 00	
U. S. Government bonds, 6 per cent	75,000 00	88,500 00	
250 shares N. Y., Lack. & West. R. R. stock	25,000 00	27,500 00	
Pitts., Clev. & Toledo R. R. bonds	25,000 00	26,750 00	
West Shore railway bonds	25,000 00	25,375 00	
Brooklyn & Montauk R. R. bonds	25,000 00	27,250 00	
Lake Erie & Western R. R. bonds	25,000 00	27,000 00	
Chicago, R. I. & Pacific R. R. bonds	50,000 00	49,000 00	
Central R. R. of New Jersey bonds	25,000 00	27,250 00	
Cinn., Ind., St. Louis & Chicago R. R. bonds	25,000 00	24,250 00	
Chesapeake & Ohio R. R., P. M. bonds	10,000 00	11,250 00	
Consolidated stock of the City of New York	100,000 00	99,000 00	
Kings County Elevated R. R. bonds	10,000 00	10,000 00	
City of Richmond, Va., Guar. stock	10,000 00	10,000 00	
Wabash Railway bonds	25,000 00	24,500 00	
Morris & Essex R. R. extension stock	20,000 00	20,400 00	
Indiana State bonds	50,000 00	50,000 00	
Pennsylvania R. R. stock	10,000 00	9,825 00	
Central Ohio R. R. consolidated bonds	25,000 00	25,000 00	
Western Union Telegraph Co., collateral trust bonds	25,000 00	25,000 00	
N. Y. C. & H. R. R. R. stock	10,000 00	10,150 00	
Denver & Rio Grande bonds	4,000 00	3,240 00	
Totals (carried out at *market* value)	$674,000 00	$712,240 00	$712,240 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is $353,060	270,020 00
Cash in company's principal office, $18,397.45; cash in bank, $20,559.43	38,956 88
Interest due and accrued on stocks, not included in "market value"	1,004 17
Interest due and accrued on collateral loans	2,434 61
Gross premiums in due course of collection	350,955 52
Plate glass on hand (cash value)	7,500 00
Due from other companies for re-insurance on losses already paid	7,964 84
Aggregate amount of the assets of the company	$1,404,517 02
Deduct special deposit in Virginia	10,000 00
Total admitted assets	$1,394,517 02

Items not admitted as available assets.

Miscellaneous mortgages and other securities	$9,298 86
All other securities	7,413 35
Total	$16,712 21

III. LIABILITIES.

Amount of unpaid losses (of which $27,983.00 are resisted)		$102,584 54
Gross premiums received and receivable upon all unexpired risks running *one year or less* from date of policy:		
Fidelity, $218,573 90; unearned portion, 50 per cent, (per schedule)	$109,286 95	
Accident, 1,194,350 85; " " " "	598,483 84	
Plate glass, 214,692 44; " " " "	107,346 22	
Steam boiler, 68,186 45; " " " "	34,093 23	
Gross premiums received and receivable upon all unexpired risks running *more than one year* from date of policy:		
Fidelity, $135 00; unearned premium, *pro rata*, (per schedule)	$112 50	
Accident, 1,315 00; " " " "	1,195 00	
Plate glass, 38 10; " " " "	33 03	
Steam boiler, 61,843 29; " " " "	31,434 40	
Amount of reserve on all outstanding risks		881,985 17
Due and accrued for salaries, rent, advertising, or agency expenses		6,370 15
Commissions and brokerage		101,686 89
Aggregate liabilities (except capital stock)		$1,092,626 75
Surplus as regards policy-holders	$301,890 27	
Capital stock	250,000 00	
Surplus over capital	$51,890 27	

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IV. INCOME DURING THE YEAR.

	Fidelity Dep't.	*Accident Dep't.*	*Plate Glass Dep't.*	*Steam Boiler Dep't.*	
Gross premiums received in cash	$226,157 46	$1,093,396 77	$218,658 86	$83,666 28	
Deduct re-insurance, rebate, abatements and returned premiums	26,866 20	25,538 25	5,881 32	7,475 38	
Total premiums	$199,291 26	$1,067,858 52	$212,777 54	$76,190 90	
Net amount of cash actually received for premiums					$1,556,118 22
Interest received on bonds and mortgages; Interest and dividends received on bonds and stocks and from all other sources					44,445 52
Aggregate cash income					$1,600,563 74

V. EXPENDITURES DURING THE YEAR.

	Fidelity Dep't.	*Accident Dep't.*	*Plate Glass Dep't.*	*Steam Boiler Dep't.*	
Gross amount paid for losses	$80,160 32	$383,986 18	$86,001 34	$12,101 44	
Deduct salvage, amount recovered, re-insurance, etc.	28,593 47	4,440 17	10,876 30	5,780 15	
Net amount paid for losses	$51,566 85	$379,546 01	$75,125 04	$6,321 29	$512,559 19
Cash dividends actually paid					22,500 00
Paid or allowed during the year for commissions and brokerage					417,450 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés					166,145 83
Paid state, national and local taxes in this and other states					22,111 43
All other payments and expenditures					196,626 72
Aggregate cash expenditures					$1,337,393 17

VI. MISCELLANEOUS.

Risks and Premiums.	*Amount at Risk.*	*Premium.*
Fidelity Dep't:		
In force December 31, preceding year	$31,246,971 57	$198,952 64
Written or renewed during the year	36,273,177 12	232,285 94
Total	$67,520,148 69	$431,238 58
Deduct expirations and cancellations (and re-insurance, $138,250, $865.25)	33,897,755 13	212,529 68
In force December 31, 1890	$33,622,393 56	$218,708 90
Accident Dep't:		
In force Dec. 31, preceding year	$96,649,666 00	$666,952 75
Written or renewed during the year	166,232,000 00	1,262,399 34
Total	$262,881,666 00	$1,929,352 09
Deduct expirations and cancellations (and re-insurance, $521,500, $2,912.21)	100,805,066 00	733,686 74
In force December 31, 1890	$162,076,600 00	$1,195,665 35
Plate Glass Dep't:		
In force Dec. 31, preceding year	$6,573,674 14	$183,245 04
Written or renewed during the year	7,717,638 92	217,978 52
Total	$14,291,313 06	$401,223 56
Deduct expirations and cancellations	6,668,026 10	186,493 02
In force December 31, 1890	$7,623,286 96	$214,730 54
Steam Boiler Dep't:		
In force December 31, preceding year	$16,285,314 00	$108,075 71
Written or renewed during the year	20,556,121 33	88,987 11
Total	$36,841,435 33	$197,062 82
Deduct expirations and cancellations (and re-insurance, $30,000, $450.00)	12,943,164 00	67,033 08
In force December 31, 1890	$23,898,271 33	$130,029 74
Aggregate amount	$227,220,551 85	$1,759,134 53

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$6,202,926
Total amount of *cash* dividends declared since the company commenced business	162,500
Total amount of company's stock owned by the directors at par value	100,200
Losses paid from organization to date	2,241,110
Losses incurred during the year	472,772
Amount deposited in different states and countries for security of *all* the company's policy-holders	200,000

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name State and Countries.	*Deposits.*	*Liabilities.*
Virginia	$10,000 00	None.

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Amount at Risk.	*Premiums Received.*	*Losses Paid.*	*Losses Incurred.*
Fidelity	$161,050 00	$1,041 66	$25 00	$25 00
Accident	2,051,100 00	14,000 75	6,542 02	7,152 02
Plate glass	149,645 25	4,383 64	1,063 10	1,063 10
Steam boiler	646,800 00	2,424 80	39 67	39 67
Aggregate	$3,008,595 25	$21,850 85	$7,669 79	$8,284 79

GUARANTEE COMPANY OF NORTH AMERICA.

CANADA.

HOME OFFICE, NO. 157 ST. JAMES ST., MONTREAL.

(Incorporated August, 1851; Commenced business April, 1872.)

ALEX'R T. GALT, *President.* - EDWARD RAWLINGS, *Vice President and Managing Director.*

Attorney for Michigan, EDWARD H. BUTLER, of Detroit.

I. CAPITAL.

Capital stock paid	$304,600
Deposit capital in New York, required by the laws of Michigan	200,000

II. ASSETS.

Real estate	$4,289 52
Loans on bond and mortgage real estate (first liens)	23,460 52

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
Montreal corporation	$20,500 00	$20,905 00	
Montreal harbor	83,500 00	95,382 50	
Montreal warehousing	5,138 19	4,511 42	
Victoria, B. C., waterworks	10,000 00	12,000 00	
Lake Champlain & St. Lawrence Jct. R'y	5,000 00	5,000 00	
Province of Quebec	1,000 00	1,140 00	
City of Toronto	10,000 00	11,500 00	
Canada Southern R'y	15,000 00	14,250 00	
City of Brooklyn	200,000 00	205,875 00	
United States government	43,000 00	51,695 00	
City of Richmond	15,000 00	15,380 00	
STOCKS:			
Montreal corporation	30,900 00	41,019 50	
Dominion of Canada	2,399 67	2,495 65	
United States Guarantee Co.	139,100 00	139,100 00	
Totals (carried out at *market* value)	$580,537 86	$620,254 07	620,254 07

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Loans made by company, other than above, on paid up life policy	$400 00
Cash in company's principal office, $651.39; cash in bank, $48,342.75	48,994 14
Interest due and accrued on stocks, not included in "market value"	8,287 75
Gross premiums in due course of collection	32,765 44
Bill receivable, *not matured*	500 00
Aggregate amount of the assets of the company	$738,951 44
Deduct special deposit in Virginia	15,000 00
Total admitted assets	$723,951 44

Items not admitted as available assets.

Furniture, including safes	$5,286 39

III. LIABILITIES.

Amount of unpaid losses (of which $22,625.35 are resisted)	$43,073 96
Amount of reserve on all outstanding guarantee risks	120,114 86
Due and accrued for salaries, rent, advertising, or agency expenses	15,112 64
Aggregate	$178,301 46
Deduct liability on special deposit	2,204 92
Net liabilities (except deposit capital)	$176,096 54

Surplus as regards policy-holders	$547,854 90
Deposit capital	200,000 00
Surplus over deposit capital	$347,854 90

IV. INCOME DURING THE YEAR.

	Guarantee Risks.	
Gross amount of cash received for premiums	$267,947 41	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	33,298 12	
Net amount of cash actually received for premiums		$234,649 29
Interest and dividends received on bonds and stocks		21,387 64
Income from all other sources, viz.: Claims covered		15,777 44
Aggregate cash income		$272,414 37

V. EXPENDITURES DURING THE YEAR.

Net amount paid on guarantee losses (of which $12,706.22 belonged to prior years)	$69,020 64
Cash dividends actually paid	18,276 00
Paid or allowed during the year for commissions and brokerage	6,313 18
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	55,621 42
Paid state, national, and local taxes, in this and other states	5,118 51
Paid for furniture	851 88
All other payments and expenditures	56,015 80
Aggregate cash expenditures	$211,217 43

VI. MISCELLANEOUS.

Risks and Premiums.	*Guarantee Risks.*	*Premiums Thereon.*
In force December 31, 1889	$38,518,407	$248,993 06
Written during the year	51,713,383	291,196 12
Total	$90,231,790	$535,189 18
Deduct expirations	45,214,984	267,344 57
In force at the end of the year	$45,016,806	$267,844 61
Deduct amount re-insured	4,571,416	27,614 89
Net amount in force December 31, 1890	$40,445,390	$240,229 72

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$2,195,903
Total amount of *cash* dividends declared since the company commenced business	189,430
Total amount of the company's stock owned by the directors at par value	124,190
Amount deposited in different states and countries for the security of *all* the company's policy-holders	301,399
Losses paid from organization to date	753,700
Dividends declared payable in *stock* from organization	38,900
Losses incurred during the year	77,246

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposits.*	*Liabilities.*
Virginia	$15,000 00	$2,204 92

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Risks.
Guarantee risks taken	$325,000 00
Premiums received	1,318 60
Losses paid	None.
Total losses incurred during the year in the State of Michigan	None.

HARTFORD STEAM BOILER, INSPECTION & INSURANCE CO.

CONNECTICUT.

HOME OFFICE, NO. 218 MAIN ST., HARTFORD.

(Incorporated June, 1866; commenced business October, 1866.)

J. M. ALLEN, *President.* - - - - - - - - - - - - - J. B. PIERCE, *Secretary.*

Attorney for Michigan, BENJAMIN F. HAXTON, of Detroit.

I. CAPITAL.

Capital stock paid $500,000

II. ASSETS.

Real estate		$4,461 23
Loans on bond and mortgage of real estate (first liens)		423,470 00
Interest due, $4,473.90, and accrued, $7,668.51 on said mortgage loans; total		12,142 41
Value of lands mortgaged	$1,329,353	
Buildings (insured for $100,670)	257,280	
Total value of mortgaged premises	$1,586,633	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*
State of Connecticut	$100,000 00	$110,000 00
United States	2,000 00	2,460 00
Wooster, Ohio, city	10,000 00	10,800 00
Atchison, Kansas, city park	15,000 00	16,200 00
Solomon, Kansas, city	5,000 00	5,500 00
Hutchinson, Kansas, city	12,000 00	12,600 00

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	Par Value.	Market Value.	
BONDS:			
Cullison, Kansas, city	$6,500 00	$7,150 00	
Kansas City, Kansas, city	10,000 00	10,500 00	
Kansas City, Kansas, city	7,500 00	7,875 00	
Coolidge, Kansas, city	10,000 00	11,000 00	
Leavenworth, Kansas, city	5,500 00	5,775 00	
Horton, Kansas, city	12,000 00	12,960 00	
Evansville, Indiana, city	10,000 00	11,000 00	
Council Bluffs, Iowa, city	10,000 00	10,800 00	
Winfield, Kansas, city	10,000 00	10,500 00	
Oberlin, Kansas, city	5,000 00	5,250 00	
Medicine Lodge, Kansas, city	5,000 00	5,400 00	
York, Nebraska, city	10,000 00	10'500 00	
Columbus, Nebraska, city	10,000 00	10,100 00	
Trinidad, Colorado, city	5,000 00	5,200 00	
Abilene City, Kansas, board of education	11,000 00	11,550 00	
Anthony City, Kansas, board of education	12,500 00	13,750 00	
Gladstone, Michigan, city	10,000 00	10,500 00	
Gladwin, Michigan, city	7,000 00	7,700 00	
Madrid, Iowa, school district	3,500 00	3,675 00	
Nebraska School, 6s	1,000 00	1,020 00	
Nebraska School, 7s	11,367 50	12,460 87	
Kansas School, 6s	11,435 00	11,663 70	
Kansas School, 7s	5,000 00	5,250 00	
Minnesota School	1,400 00	1,470 00	
Mason & Tazewell Drainage District, Illinois	13,200 00	14,520 00	
Lake Fork Drainage District, Illinois	14,010 61	15,411 67	
W. C. Special Drainage District, Illinois	10,000 00	10,500 00	
Big Slough Drainage District, Illinois	15,000 00	16,500 00	
Arizona Canal Co.	10,000 00	11,000 00	
Arizona Improvement Co.	5,000 00	5,000 00	
Peoria, Illinois, township	5,000 00	5,000 00	
Oxford, Kansas, township	10,000 00	10,500 00	
Oswego, Kansas, township	10,000 00	10,500 00	
Jefferson, Kansas, township	10,000 00	10,500 00	
Reno, Kansas, township	15,000 00	15,750 00	
Dexter, Kansas, township	10,000 00	10,500 00	
Haskell, Kansas, township	5,000 00	5,500 00	
Albion, Nebraska, village	6,500 00	7,150 00	
South Western Irrigation Co., Kansas	5,000 00	5,250 00	
School Creek Precinct, Clay Co., Nebraska	5,000 00	5,250 00	
Sutton Precinct, Clay Co., Nebraska	5,000 00	5,250 00	
Lewis Precinct, Clay Co., Nebraska	8,000 00	8,400 00	
Pawnee County, Kansas	11,000 00	11,550 00	
Dickinson County, Kansas	15,000 00	15,750 00	
Riley County, Kansas	10,000 00	10,500 00	
Lyon County, Iowa	10,000 00	10,000 00	
Dayton & Western Railroad Company	15,000 00	17,250 00	
Mahoning Coal Railroad Company	10,000 00	10,500 00	
Cincinnati, Van Wert & Michigan Railroad Company	12,000 00	12,000 00	
Chicago, Burlington & Quincy Railroad Company Convertible	1,100 00	1,100 00	
New York & New England Railroad Company	10,000 00	10,200 00	
STOCKS:			
City National Bank, Hartford	4,000 00	4,200 00	
Hartford National Bank, Hartford	10,000 00	15,200 00	
Security Company, Hartford	8,000 00	12,400 00	
American National Bank, Hartford	5,000 00	6,800 00	
Farmers' & Mechanics' National Bank, Hartford	7,100 00	7,952 00	
Ætna National Bank, Hartford	4,100 00	4,920 00	
New York, New Haven & Hartford Railroad Company	12,000 00	31,440 00	
Chicago, Burlington & Quincy Railroad Company	11,000 00	9,900 00	
Chicago, Milwaukee & St. Paul Railway Company Preferred	10,000 00	10,500 00	
Atchison, Topeka & Santa Fe Railroad Company	10,000 00	2,900 00	
Chicago, Rock Island & Pacific Railway Company	11,000 00	7,810 00	
St. Louis & San Francisco Railway Company First Preferred	10,000 00	7,800 00	
Chicago & Northwestern Railway Company Preferred	10,000 00	12,600 00	
Totals (carried out *market* value)	$703,213 11	$767,363 24	$767,363 24

Cash in company's principal office, $4,245.29; cash in bank, $52,347.60	56,592 89
Interest due and accrued on stocks, not included in "market value"	16,459 73
Net premiums in due course of collection	127,992 00
Aggregate amount of all the available assets of the company	$1,408,481 50

III. LIABILITIES.

Amount of unpaid losses	$10,428 73
Amount of reserve on all outstanding steam boiler risks	776,998 77

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Due for rent		$625 00
For brokerage		5,597 13
Aggregate liabilities (except capital stock)		$793,649 63
Surplus as regards policy-holders	$614,831 87	
Capital stock	500,000 00	
Surplus over capital	$114,831 87	

IV. INCOME DURING THE YEAR.

	Steam Boiler Risks.	
Gross amount of cash received for premiums and inspections	$627,383 22	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	52,789 89	
Net amount of cash actually received for premiums and inspections		$574,593 33
Interest received on bonds and mortgages		24,916 13
Interest and dividends received on bonds and stocks, and from all other sources		37,643 64
Income from all other sources, viz.: special mechanical services		2,025 05
Aggregate cash income		$639,178 15

V. EXPENDITURES DURING THE YEAR.

Net amount paid on losses (of which $19,522.28 belong to prior years)	$65,913 06
Cash dividends actually paid	50,000 00
Paid or allowed during the year for commissions and brokerage	147,392 63
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	26,656 40
Paid state, national, and local taxes, in this and other states	11,315 57
Inspection expenses	195,319 57
All other payments and expenditures	100,918 33
Aggregate cash expenditures	$597,515 56

VI. MISCELLANEOUS.

Risks and Premiums.	*Steam Boiler Risks.*	*Premiums Thereon.*
In force December 31, 1889	$121,200,690	$1,327,392 38
Written during the year	68,623,317	652,487 77
Total	$189,824,007	$1,979,880 15
Deduct expirations	40,225,053	425,882 60
Net amount in force December 31, 1890	$149,598,954	$1,553,997 55

GENERAL INTERROGATORIES.

Total amount for premiums and inspections received from the organization of the company to date	$5,987,305
Total amount of *cash* dividends declared since the company commenced business	489,750
Total amount of the company's stock owned by the directors at par value	125,350
Losses paid from organization to date	458,059
Dividends declared payable in *stock* from organization	140,000
Losses incurred during the year	56,672
Amount deposited in different states and countries for the security of *all* the company's policy-holders	100,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	No.	*Amount.*
Steam boiler risks taken	208	$2,116,150 00
Premiums received	.....	15,096 24
Received for inspections	.....	6,444 10
Losses paid	.....	1,339 05
Total losses incurred during the year in the State of Michigan	.....	1,177 65

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LLOYD'S PLATE GLASS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE NO. 63 WILLIAM ST., NEW YORK CITY.

(Incorporated August, 1882; commenced business September 4, 1882.)

J. G. BEEMER, *President.* - - - - - - - - - - - W. T. WOODS, *Secretary.*

Attorney for Michigan, OTTO KIRCHNER, of Detroit.

I. CAPITAL.

Capital stock paid ..... $100,000.

II. ASSETS.

Real estate	$125,000

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS:	*Par Value.*	*Market Value.*	
United States Government	$100,000 00	$120,000 00	
Brooklyn & Coney Island R. R.	10,000 00	10,500 00	
Atlantic Avenue R. R.	7,000 00	7,350 00	
Forty-second St., Manhattanville & St. Nicholas Ave. R. R.	5,000 00	5,700 00	
Chicago & Eastern Illinois R. R.	5,000 00	5,650 00	
Toledo & Ohio Central R. R.	20,000 00	21,000 00	
Second Ave. R. R.	10,000 00	10,500 00	
Brooklyn Cross-Town R. R.	10,000 00	10,500 00	
N. Pacific & Montana R. R.	10,000 00	10,200 00	
N. Pacific Land Grant	10,000 00	8,300 00	
Pittsburgh & Western R. R.	10,000 00	7,700 00	
Chicago, Rock Island & Pacific R. R.	10,000 00	9,725 00	
Dominion of Canada	10,000 00	11,000 00	
Totals (carried out at *market* value)	$217,000 00	$238,125 00	238,125 00

Cash in company's principal office, $3,472.35; cash in bank, $34,788.78	38,261 13
Gross premiums in due course of collection	65,938 04
Rents due and accrued	779 98
Plate glass on hand to replace losses at actual value	13,335 87
Aggregate amount of the assets of the company	$481,440 02
Deduct special deposit in Canada	11,000 00
Total admitted assets	$470,440 02

Items not admitted as available assets.

Sundry accounts	$1,563 56

III. LIABILITIES.

Amount of unpaid losses	$3,540 80
Amount of reserve on all outstanding plate glass risks	185,457 70
Due and accrued for advertising or agency expenses	28,578 09
Commissions and brokerage	18,099 83
Aggregate	$235,676 42
Deduct liability on special deposit	9,466 66
Net liabilities (except capital stock)	$226,209 76

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Surplus as regards policy-holders	$244,230 26
Capital stock	100,000 00
Surplus over capital	$144,230 26

IV. INCOME DURING THE YEAR.

	Plate Glass Risks.	
Gross amount of cash received for premiums	$375,625 69	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	22,441 95	
Net amount of cash actually received for premiums		$353,183 74
Interest and dividends received on bonds and stocks, and from all other sources		11,861 41
Income from all other sources, viz.: rents		4,040 00
Aggregate cash income		$369,085 15

V. EXPENDITURES DURING THE YEAR.

	Plate Glass Risks.	
Gross amount actually paid for losses	$208,944 54	
Deduct amount actually received for salvages	49,069 15	
Net amount paid on losses (of which $2,806.85 belonged to prior years)		$159,875 39
Cash dividends actually paid		16,000 00
Paid or allowed during the year for commissions and brokerage		87,862 16
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employés		58,057 48
Paid state, national and local taxes, in this and other states (including license fees)		7,871 24
All other payments, viz.: expenses of building, repairs, etc.		2,678 87
Aggregate cash expenditures		$332,345 14

VI. MISCELLANEOUS.

Risks and Premiums.	*Plate Glass Risks.*	*Premiums Thereon.*
In force December 31, 1889	$10,714,529	$325,555 69
Written during the year	12,683,427	387,634 50
Total	$23,397,956	$713,190 19
Deduct expirations	11,056,011	342,274 78
Net amount in force December 31, 1890	$12,341,945	$370,915 41

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,946,311 00
Total amount of *cash* dividends declared since the company commenced business	730,000 00
Total amount of the company's stock owned by the directors at par value	62,500 00
Losses paid from organization to date	786,490 00
Losses incurred during the year	209,678 00
Amount deposited in different states and countries for the security of *all* the company's policy-holders	100,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	*Deposit.*	*Liabilities.*
Canada	$11,000 00	$9,466 66

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Plate Glass Risks.
Plate glass risks taken	$195,964 03
Premiums received	6,128 63
Losses paid	2,133 54
Total losses incurred during the year in the State of Michigan	1,846 94

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METROPOLITAN PLATE GLASS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 66 LIBERTY ST., NEW YORK CITY.

(Incorporated April 22, 1874; commenced business April 23, 1874.)

HENRY HARTEAU, *President*. - - - - - - - - EUGENE H. WINSLOW, *Secretary*.

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

I. CAPITAL.

Capital stock paid ..... $100,000.

II. ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
BONDS:			
United States government	$200,000 00	$244,000 00	
Louisville, St. Louis & Texas R. R.	5,000 00	5,000 00	
Equitable Gas Light Co. (N. Y.)	10,000 00	11,000 00	
STOCKS:			
Fifth Ave. (Brooklyn) Bank	2,000 00	2,600 00	
Hamilton Bank	2,500 00	3,250 00	
Kings County Trust Co.	2,000 00	3,700 00	
Brooklyn Gas Light Co.	5,000 00	6,012 50	
Fulton Municipal Gas Co.	5,000 00	6,750 00	
Metropolitan Gas Light Co. (Brooklyn)	5,000 00	5,500 00	
Brooklyn Bank	2,500 00	4,225 00	
Totals (carried out at *market* value)	$239,000 00	$292,037 50	$292,037 50

Cash in company's principal office, $6,082.76; cash in bank, $15,975.94	22,058 70
Interest due and accrued on stocks, not included in "market value"	375 00
Gross premiums in due course of collection	30,806 19
Plate glass on hand to replace losses	3,250 64
Aggregate amount of all the available assets of the company	$348,528 03

Items not admitted as available assets.

Sundry accounts	$595 20
Premiums over three months due	961 59
Total	$1,556 79

II. LIABILITIES.

Amount of unpaid losses	$2,616 00
Amount of reserve on all outstanding plate glass risks	112,958 95
Due and accrued for salaries, rent, advertising, or agency expenses	6,066 98
Commissions and brokerage	7,941 94
Aggregate liabilities (except capital stock)	$129,583 87

Surplus as regards policy-holders	$218,944 16
Capital stock	100,000 00
Surplus over capital	$118,944 16

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IV. INCOME DURING THE YEAR.

	Plate Glass Risks.	
Gross amount of cash received for premiums	$233,473 32	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	16,420 95	
Net amount of cash actually received for premiums		$217,052 37
Interest and dividends received on bonds and stocks, and from all other sources		13,433 21
Aggregate cash income		$230,485 58

V. EXPENDITURES DURING THE YEAR.

	Plate Glass Risks.	
Gross amount actually paid for losses	$97,587 65	
Deduct amount actually received for salvages	11,588 10	
Net amount paid on losses (of which $2,500.00 belonged to prior years)		$85,999 55
Cash dividends actually paid		14,000 00
Paid or allowed during the year for commissions and brokerage		62,963 47
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés		34,121 01
Paid state, national, and local taxes, in this and other states		2,486 86
Aggregate cash expenditures		$199,570 89

VI. MISCELLANEOUS.

Risks and Premiums.	*Plate Glass Risks.*	*Premiums Thereon.*
In force December 31, 1889	$6,442,275	$190,624 08
Written during the year	8,232,077	242,338 86
Total	$14,674,352	$432,962 94
Deduct expirations	6,989,640	207,045 03
Net amount in force December 31, 1890	$7,684,712	$225,917 91

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,671,559
Total amount of *cash* dividends declared since the company commenced business	154,000
Total amount of the company's stock owned by the directors, at par value	56,500
Losses paid from organization to date	605,041
Losses incurred during the year	86,116

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Number.	*Amount.*
Plate glass risks taken	466	$225,248 17
Premiums received	466	6,982 90
Losses paid	.....	2,281 17
Total losses incurred during the year in the State of Michigan	.....	2,281 17

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PACIFIC MUTUAL LIFE INSURANCE COMPANY.

ACCIDENT DEPARTMENT.

CALIFORNIA.

HOME OFFICE, No. 418 CALIFORNIA ST., SAN FRANCISCO.

(Incorporated December 28, 1867; commenced business January, 1868.)

GEO. A. MOORE, *President.* - - - - - - - - - - - J. N. PATTON, *Secretary.*

Attorney for Michigan, JAMES T. STERLING, of Detroit.

I. CAPITAL.

Capital stock paid.....$100,000.

II. ASSESTS.*

Net amount of uncollected and deferred premiums	$75,875 00

III. LIABILITIES.

Amount of reserve on all outstanding accident risks	$134,750 00

IV. INCOME DURING THE YEAR.

	Accident Risks.	
Gross amount of cash received for premiums	$283,939 35	
Aggregate cash income		$283,939 35

V. EXPENDITURES DURING THE YEAR.

	Accident Risks.	
Gross amount actually paid for losses	$148,263 20	
Deduct amount actually received for re-insurance	7,733 63	
Net amount paid on accident losses	$140,529 57	
Aggregate cash expenditures		$140,529 57

VI. MISCELLANEOUS.

Risks and Premiums.	*No.*	*Accid't Risks.*
In force December 31, 1889	13,465	$29,512,800
Written during the year	24,511	60,124,544
Total	37,976	$89,637,344
Deduct expirations	23,062	54,744,727
In force at the end of the year	14,914	$34,892,617
Deduct amount re-insured	331	1,489,713
Net amount in force December 31, 1890	14,583	$33,402,904

* The assets in the Life Department of this company are also used by the Accident Department; see statement made by the Life Department for assets.

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BUSINESS IN MICHIGAN DURING 1890.—ACCIDENT DEPARTMENT.

	No.	Amount.
Number and amount of policies on the lives of citizens in Michigan in force Dec. 31, 1889	1,990	$2,588,650
Number and amount of policies on the lives of citizens of Michigan issued during the year	2,718	3,591,250
Total	4,708	$6,179,900
Deduct number and amount which have ceased to be in force during the year	2,635	3,503,250
Total number and amount of policies in force in Michigan, Dec. 31, 1890	2,073	$2,676,650

Amount of losses and claims on policies in Michigan unpaid Dec. 31 of previous year	$250 00
Amount of losses and claims on policies in Michigan incurred during the year	13,701 37
Total	$13,951 37
Amount of losses and claims on policies in Michigan paid during the year	13,701 37

What amount of premiums was collected, or secured, in Michigan during the year, in cash and notes, or credits, *without any deduction*, for losses, dividends, commissions, or other expenses?
Answer. Cash, $35,787.84.

ST. PAUL GERMAN ACCIDENT INSURANCE COMPANY.

MINNESOTA.

HOME OFFICE, COR. THIRD AND ROBERT STS., ST. PAUL.

(Incorporated March 19, 1890; commenced business April 3, 1890.)

JAMES H. DRAKE, *President.* - - - - - - - - - - GEO. F. SABIN, *Secretary*

Attorney for Michigan, KARL SCHMEMANN, of Detroit.

I. CAPITAL.

Capital stock paid ..... $104,000.

II. ASSETS.

Loans on bond and mortgage of real estate (first liens)		$24,850 00
Interest due $72.00 and accrued, $322.58 on said mortgage loans; total		394 58
Value of lands mortgaged	$65,000	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Debenture bonds, American Mortgage Security Co.	$75,300 00	$75,300 00	
Totals (carried out at *market* value)	$75,300 00	$75,300 00	75,300 00
Cash in banks			4,264 44
Interest due and accrued on stocks, not included in "market value"			1,033 41
Gross premiums in due course of collection			9,285 85
Aggregate amount of all the available assets of the company			$115,128 28

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III. LIABILITIES.

Amount of unpaid losses		$861 86
Re-insurance reserved at 50 per cent of premiums on accident risks, running one year or less, from date of policy	$6,638 60	
Re-insurance reserved at 50 per cent premiums on plate glass risks, running one year or less, from date of policy	2,587 91	
Amount of reserve on all outstanding risks		9,226 51
Due and accrued for salaries, rent, advertising, or agency expenses		560 00
Commissions and brokerage		2,601 04
Aggregate liabilities (except capital stock)		$13,249 41
Surplus as regards policy-holders	$101,878 87	
Capital stock	104,000 00	
Impairment of capital	-$2,121 13	

IV. INCOME DURING THE YEAR.

	Accident Risks.	*Plate Glass Risks.*	
Gross amount of cash received for premiums	$6,580 96	$3,574 99	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	604 67	384 10	
	$5,976 29	$3,190 89	
Net amount of cash actually received for premiums			$9,167 18
Interest received on bonds and mortgages			5,880 17
Income from all other sources, viz.: Sold mortgages $21,776.00; office furniture $500.00; stocks and bonds $70,440.00; Manufacturers Investment Co. stock $300.00			93,016 00
Aggregate cash income			$108,063 35
Received for capital		$104,000	

V. EXPENDITURES DURING THE YEAR.

	Accident Risks.	*Plate Glass Risks.*	
Gross amount actually paid for losses	$519 48	$112 26	
Amount paid on losses			$631 74
Paid for mortgages purchased			46,626 00
Stocks and bonds purchased			145,740 00
Manufacturers Investment Co. stock			300 00
Paid or allowed during the year for commissions and brokerage			2,536 76
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés			3,278 28
Interest on bonds and mortgages purchased			2,628 40
All other payments and expenditures			6,057 73
Aggregate cash expenditures			$207,798 91

VI. MISCELLANEOUS.

Risks and Premiums.		*Number Risks.*	*Amount Risks.*	*Premiums Thereon.*
Written during the year 1890	Accident	833	$2,067,100	$13,881 87
	Plate glass	340	211,541	5,559 93
Deduct expirations	Accident	41	131,500	694 67
	Plate glass	28	18,711	384 10
Net amount in force Dec. 31, 1890	Accident	792	$1,935,600	$13,277 20
	Plate glass	312	192,830	5,175 83

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GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$18,453
Losses paid from organization to date	632
Total amount of the company's stock owned by the directors at par value	74,100
Amount deposited in different states and countries for the security of *all* the company's policy-holders, State Treasurer of Minnesota	100,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

		Number.	*Amount.*
Accident and plate glass risks taken	Accident	214	$97,250 00
	Plate glass	6	1,649 20
Premiums received, accident and plate glass		------	3,611 83
Losses paid		------	16 00
Total losses incurred during the year in the State of Michigan		------	27 86

STANDARD LIFE & ACCIDENT INSURANCE COMPANY.

MICHIGAN.

HOME OFFICE, DETROIT.

(Incorporated May 29, 1884; commenced business August 1, 1884.)

D. M. FERRY, *President.* - - - - - - - - - - - STEWART MARKS, *Secretary.*

J. T. PATTON, *General Agent*, of Detroit.

I. CAPITAL.

Capital stock paid.....$200,000.

II. ASSETS.

Loans on bond and mortgage of real estate (first liens), of which $10,000 is in process of foreclosure		$288,222 22
Interest due $3,008.71 and accrued, $4,003.85 on said mortgage loans; total		7,012 56
Total value of mortgaged premises	$715,400 00	

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
Detroit City bonds	35,000 00	$35,000 00	
Totals (carried out at *market* value)	$35,000 00	$35,000 00	35,000 00
Cash in company's principal office, $20,133.29; cash in banks, $61,657.23			81,790 52
Gross premiums in due course of collection			142,244 90
Aggregate amount of all the available assets of the company			$554,270 20

III. LIABILITIES.

Amount of unpaid losses (of which $26,500 are resisted)	$28,966 66
Amount of reserve on all outstanding accident risks	267,668 49
Commissions and brokerage	36,983 67
Aggregate liabilities (except capital stock)	$333,618 82

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Surplus as regards policy-holders	$220,651 38
Capital stock	200,000 00
Surplus over capital	$20,651 38

IV. INCOME DURING THE YEAR.

Net amount of cash actually received for premiums on accident risks	$553,606 38
Interest received on bonds and mortgages	19,454 57
Interest and dividends received on bonds and stocks, and from all other sources	669 89
Aggregate cash income	$573,730 84

V. EXPENDITURES DURING THE YEAR.

Net amount paid on accident losses	$280,723 68
Paid or allowed during the year for commissions and brokerage	141,946 19
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	73,380 86
Paid state, national, and local taxes, in this and other states	15,296 07
All other payments, viz.: $6,573.10; miscellaneous, $38,447.41	45,020 51
Aggregate cash expenditures	$556,367 31

VI. MISCELLANEOUS.

Risks and Premiums.	*Number.*	*Amount.*	*Premiums Thereon.*
In force December 31, 1889	27,433	$58,729,800	$513,973 43
Written during the year	32,746	73,694,100	668,189 91
Total	60,179	$132,423,900	$1,182,163 39
Deduct expirations	33,554	69,570,600	646,826 40
Net amount in force December 31, 1890	26,625	$62,853,300	$535,336 99

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$1,934,776
Total amount of the company's stock owned by the directors at par value	138,000
Losses paid from organization to date	903,635
Losses incurred during the year	298,190
Amount deposited in different states and countries for the security of *all* the company's policy-holders	117,100

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	No.	*Amount.*
Accident risks taken	3,157	$6,432,800 00
Premiums received	.....	72,876 00
Losses paid	.....	24,475 00
Total losses incurred during the year in the State of Michigan	.....	25,975 00

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TRAVELERS' INSURANCE COMPANY (ACCIDENT DEP'T).

CONNECTICUT.

HOME OFFICE, HARTFORD.

(Incorporated June 17, 1863; commenced business April 1, 1864.)

JAMES G. BATTERSON, *President.* - - - - - - - - RODNEY DENNIS, *Secretary.*

Attorney for Michigan, JAMES W. THOMPSON, of Detroit.

I. CAPITAL.

Capital stock paid ..... $600,000.

II. ASSETS.

Real estate $16,517 57

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
BONDS:			
Tennessee State	$32,000 00	$20,000 00	
Johnson county, Ill.	23,000 00	23,000 00	
Wayne county, Ill.	17,000 00	17,000 00	
White county, Ill.	8,500 00	8,500 00	
Montrose county, Col.	5,200 00	5,200 00	
Mesa county, Col.	7,000 00	7,000 00	
Rio Arriba county, N. M.	9,200 00	9,200 00	
School District, No. 84, Cass county, Dak.	1,500 00	1,500 00	
" " 7, " "	22,000 00	22,000 00	
" " 1, Montrose county, Col.	8,000 00	8,000 00	
Bloomfield, Conn., town	30,000 00	30,000 00	
Pitkin, Col., town	3,500 00	3,500 00	
Howard township, Kansas	24,000 00	24,000 00	
Paw Paw township, Kansas	8,000 00	8,000 00	
Parsons, Kansas, city	20,000 00	20,000 00	
Lima, Ohio, city	16,000 00	16,000 00	
Richmond, Va., city	30,000 00	30,000 00	
Chicago, Burlington & Quincy Railroad Co.	6,000 00	5,280 00	
Columbus & Western Railroad Co.	50,000 00	53,000 00	
Pullman Palace Car Co.	28,000 00	29,680 00	
STOCKS:			
Chicago, Burlington & Quincy Railroad Co.	110,000 00	97,762 50	
Illinois Central Railroad Co.	40,000 00	38,400 00	
Pennsylvania Railroad Co.	229,000 00	228,427 50	
Union Pacific Railroad Co.	20,000 00	8,500 00	
Chicago, Milwaukee & St. Paul, Railroad Co., preferred	130,000 00	135,850 00	
" " " " common	70,000 00	35,262 50	
Chicago & Northwestern Railroad Co., preferred	20,000 00	26,800 00	
Chicago & Alton Railroad Co., common	21,000 00	26,040 00	
Illinois Central Railroad Co.	10,000 00	8,000 00	
Farmers and Mechanics' National Bank, Hartford, Conn.	26,800 00	28,008 00	
American National Bank, Hartford, Conn.	35,000 00	45,500 00	
City National Bank, Hartford, Conn.	40,000 00	40,000 00	
Phœnix National Bank, Hartford, Conn.	66,000 00	82,500 00	
Ætna National Bank, Hartford, Conn.	24,800 00	26,536 00	
Mercantile National Bank, Hartford, Conn.	20,000 00	15,000 00	
New Britain National Bank, New Britain, Conn.	14,000 00	18,900 00	
National Bank of Commerce, New York, N. Y.	10,000 00	18,500 00	
National Shoe and Leather Bank, New York, N. Y.	3,200 00	4,950 00	
St. Paul National Bank, St. Paul, Minn.	10,000 00	12,000 00	
First National Bank, Morris, Minn.	27,600 00	20,700 00	
Hartford Trust Co., Hartford, Conn.	50,000 00	62,500 00	
Western Union Telegraph Co.	50,300 00	37,725 00	
Colorado Valley (Col.) Land Company	212,800 00	212,500 00	
Totals (carried out at *market* value)	$1,590,500 00	$1,572,519 50	1,572,519 50

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Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is $236,735	$100,000 00
Cash in company's principal office, $506.25; cash in bank, $88,435.10	88,941 35
Aggregate amount of all the available assets of the company	$1,777,978 42

III. LIABILITIES.

Amount of unpaid losses (of which $56,050 are resisted)		$181,000 00
Net premium reserve and all other liabilities except capital under the life insurance or any other special department		803,230 39
Due and accrued for salaries, rent, advertising or agency expenses		10,000 00
Aggregate liabilities (except capital stock)		$994,230 39
Surplus as regards policy-holders	$783,748 08	
Capital stock	600,000 00	
Surplus over capital	$183,748 08	

IV. INCOME DURING THE YEAR.

Net amount of cash actually received for premiums on accident risks	$2,128,523 35
Interest and dividends received on bonds and stocks, and from all other sources	86,595 98
Income from all other sources, viz.: rents, $121.65; profit and loss, $13,555.10	13,676 75
Aggregate cash income	$2,228,796 08

V. EXPENDITURES DURING THE YEAR.

Net amount paid on accident losses	$960,050 88
Cash dividends actually paid	96,000 00
Paid or allowed during the year for commission and brokerage	567,954 58
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	217,330 97
Paid state, national and local taxes, in this and other states	39,640 97
Rent, $30,030.67; medical examiners' fees, $6,214	36,244 67
All other payments and expenditures	150,370 28
Aggregate cash expenditures	$2,067,592 35

VI. MISCELLANEOUS.

Risks and Premiums.	*Risks. Number.*	*Risks. Amount.*	*Premiums Thereon.*
In force December 31, 1889	73,095	$243,746,608	$1,403,215 38
Written during the year	101,928	289,381,670	2,128,523 35
Total	175,023	$533,128,278	$3,531,738 73
Deduct expirations	103,480	288,917,189	2,003,537 51
Net amount in force December 31, 1890	71,543	$244,211,089	$1,528,201 22

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	$31,067,002
Total amount of *cash* dividends declared since the company commenced business	1,758,000
Total amount of the company's stock owned by the directors at par value	627,000
Total amount loaned to officers and directors	28,000
Losses paid from organization to date	13,023,236
Dividends declared payable in *stock* from organization	200,000
Losses incurred during the year	1,093,764
Loaned to stockholders not officers	31,415
Amount deposited in different states and countries for the security of *all* the company's policy-holders	200,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Risks. Number.	*Risks. Amount.*
Accident risks taken	2,949	$8,242,050 00
Premiums received	.....	57,709 67
Losses paid	.....	24,996 85
Total losses incurred during the year in the State of Michigan	.....	31,996 85

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APPLICATION STATEMENT.

NEW YORK PLATE GLASS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 24, PINE ST., NEW YORK CITY.

(Incorporated March 19, 1891; Commenced business March 19, 1891.)

ELIJAH R. KENNEDY, *President.* - - - - - - - - MAJOR A. WHITE, *Secretary.*

Attorney for Michigan, EUGENE HARBECK, of Detroit.

I. CAPITAL.

Capital stock paid ..... $100,000.

II. ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	*Market Value.*	
United States bonds	$100,000 00	$120,625 00	
Totals (carried out at market value)	$100,000 00	$120,625 00	$120,625 00
Cash in bank			29,375 00
Aggregate amount of all the available assets of the company			$150,000 00

III. LIABILITIES.

None.

Surplus as regards policy-holders	$150,000
Capital Stock	100,000
Surplus over capital	$50,000

Admitted to Michigan May 15, 1891.

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CO-OPERATIVE

Life Insurance and Mutual Benefit Associations

OF MICHIGAN AND OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS

SHOWING THEIR CONDITION DEC. 31, 1890.

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MASONIC CO-OPERATIVE LIFE ASSOCIATION,

OF MICHIGAN.

Incorporated May 29, 1879; commenced business July 29, 1879.

HOME OFFICE, MASONIC TEMPLE, CONGRESS ST., W., DETROIT.

WM. F. MOORE, *President*. - - - - - - - PETER SORENSON, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$1,021 16

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$83 00	
Annual dues as per contract, without any deductton whatever	456 80	
Assessments: mortuary	1,899 50	
Total paid by members	$2,444 30	
Interest	21 16	
Total income		2,465 46
Total net resources		$3,486 62

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$1,910 55	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	132 00	
Salaries of officers	100 00	
Medical examiners' fees, whether paid direct by members or otherwise	4 00	
Advertising and printing	80 10	
All other items, viz.: postage, insurance, license, etc. (Total expenses of management $373 95)	57 85	
Total disbursements		2,284 50
Balance		$1,202 12

Invested as follows:

NET OR INVESTED ASSETS.

Assessment	$471 80	
General	605 32	
Total net or invested assets		$1,077 12

NON-INVESTED ASSETS.

Safe, $90.00; desk, $35.00	$125 00	
Total non-invested assets		125 00
Gross assets		$1,202 12

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LIABILITIES.

None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

TOTAL BUSINESS OF 1890.—ALL IN MICHIGAN.

	No.	Amount.
Policies or certificates in force December 31, 1889	402	$201,603
Policies or certificates written during the year 1890	44	23,221
Total	446	$224,824
Deduct number and amount which have ceased to be in force during 1890	24	13,005
Total policies or certificates in force December 31, 1890	422	$211,819
Losses and claims on policies or certificates paid during the year 1890	4	$1,910 55
Policies or certificates terminated by death during 1890	4	1,910 55
Policies or certificates terminated by lapse during 1890	20	11,095 00

MASONIC MUTUAL BENEFIT ASSOCIATION

OF WESTERN MICHIGAN.

[Incorporated November 16, 1878; commenced business July 26, 1875.]

HOME OFFICE, NO. 25 CANAL ST., GRAND RAPIDS.

WILLIAM P. INNES, *President.* ED. D. BENEDICT, *Secretary.* J. BARTH, *Treasurer.*
A. B. BOTSFORD, M. D., *Medical Director.* HON. JOHN W. CHAMPLIN, *Counsel.*

TRUSTEES.

THOS. W. STRAHAN, Grand Rapids; C. ANGELL, Grand Rapids; J. BARTH, Grand Rapids; ED. D. BENEDICT, Grand Rapids; A. B. BOTSFORD, M. D., Grand Rapids; J. N. DAVIS, Grand Rapids; WM. DUNHAM, Grand Rapids; H. N. MOORE, Grand Rapids; W. P. INNES, Grand Rapids; E. MATTER, Grand Rapids; T. W. GIBBS, Lisbon; C. H. LOOMIS, Sparta; J. S. CONOVER, Coldwater; D. STRIKER, Hastings; W. J. H. SAUNDERS; Grand Haven; N. W. MATHER, Howard City; H. W. WALKER, Lansing; Z. C. JESSOP, Detroit; G. W. MATTESON, Middleville.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$45,580 47

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$1,623 25	
Annual dues as per contract, without any deduction whatever	1,489 00	
Assessments: Mortuary	61,929 95	
Total paid by members	$65,042 20	
Interest	1,475 22	
Advances to agents repaid	100 00	
Cash received from all other sources, viz.: Special notices $52.75; change of beneficiaries $37.00; reinstatements $27.00	116 75	
(Assessments paid in advance, included above $724 65)		
Total income		66,734 17
Total net resources		$112,314 64

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DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$68,000 00	
Advanced payments returned to rejected applicants	125 00	
Total paid members	$68,125 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	1,048 50	
Salaries of managers and agents not paid by commissions	2,305 00	
Salaries of officers	1,600 00	
Salaries and other compensation of office employés	651 00	
Medical examiners' fees, whether paid direct by members or otherwise	504 00	
Rent $473.32; advertising and printing $700.27	1,173 59	
All other items, viz.: Postage, $623.25; solicitors' expenses, $860.45; trustees' expenses, $651.15; stationery, $24.20; officers' expenses, $61.25; gas, $10.72; books and blanks, $11.00; telephone, $50.00; furniture, $26.40; surety bonds, $95.00; filing report, $5.00; telegrams, $9.69; express, $3.61; miscellaneous, $52.55	2,484 27	
(Advance assessments applied, included above $766 70)		
(Total expenses of management 9,766 36)		
Total disbursements		$77,891 36
Balance		$34,423 28

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D	$30,500 00	
Agents' ledger balances	213 95	
Cash in office	73 31	
Cash deposits in banks on emergency or reserve fund account	3,636 02	
Total net or invested assets, as per balance		$34,423 28

NON-INVESTED ASSETS.

Interest accrued	$722 50	
Market value of bonds and stock over cost, as per schedule D	930 00	
Total non-invested assets		1,652 50
Gross assets		$36,075 78

LIABILITIES.

Advanced assessments	301 05
Balance assets	$35,774 73

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due	$2,618 00	
Mortuary assessments due and unpaid	2,762 00	
Total due from members		$5,380 00

CONTINGENT MORTUARY LIABILITIES.

None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

BUSINESS IN MICHIGAN DURING 1890.

	Number.	*Amount.*
Policies or certificates in force December 31, 1889	5,280	$5,280,000
Policies or certificates written during the year 1890	388	388,000
Total	5,668	$5,668,000
Deduct number and amount which have ceased to be in force during 1890	297	297,000
Total policies or certificates in force December 31, 1890	5,371	$5,371,000
Losses and claims on policies or certificates paid during the year 1890	68	$68,000
Policies or certificates terminated by death during 1890	61	61,000
Policies or certificates terminated by lapse during 1890	236	236,000

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MICHIGAN MUTUAL BENEFIT ASSOCIATION.

OF HILLSDALE.

(Incorporated March, 1879; commenced business March, 1879.

HOME OFFICE, HILLSDALE, MICH.

IRA B. CARD, *President.* - - - - - - - - - - CORVIS M. BARRE, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$5,598 96

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$4,151 00	
Annual dues as per contract, without any deduction whatever	9,310 95	
Assessments: Mortuary	67,733 77	
Medical examiners' fees paid by applicant	837 00	
Total paid by members	$82,032 72	
Total income		82,032 72
Total net resources		$87,631 68

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$63,375 00	
Advance payments returned to rejected applicants		69 32	
(Total paid to members	$63,444 32)		
Commissions paid or allowed for collecting assessments		3,367 84	
Salaries of managers and agents not paid by commissions		4,002 64	
Salaries of officers		1,800 00	
Salaries and other compensation of office employés		1,006 50	
Medical examiners' fees, whether paid direct by members or otherwise		1,062 50	
Rent, $120.21; taxes, $613.50		733 71	
All other items, viz.: legal, $205.55; office supplies, $159; postage, $1,351.26; gas, wood and coal, $2,450; traveling expenses, $5,805; miscellaneous, $182.29; rebate membership fees to applicants, $4,151		6,131 65	
(Total expenses of management	$18,104 84)		
Total disbursements			81,549 16
Balance			$6,082 52

Invested as follows:

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account, Hillsdale Savings Bank	$3,000 00	
All other deposits	3,082 52	
Total net or invested assets, as per balance		$6,082 52

NON-INVESTED ASSETS.

None.

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LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due	$7,000 00	
Mortuary assessments not yet called for losses unadjusted	10,100 00	
Total due from members		$17,100 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims four)	$7,200 00	
Losses in process of adjustment (number of claims four)	9,900 00	
Losses resisted (number of claims four)	10,000 00	
Total contingent mortuary liabilities		$27,100 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

TOTAL BUSINESS OF 1890 ALL IN MICHIGAN.

	No.	*Amount.*
Policies or certificates in force December 31, 1889	3,063	$6,405,000
Policies or certificates written during the year 1890	837	1,235,000
Total	3,900	$7,640,000
Deduct number and amount which have ceased to be in force during 1890	770	962,000
Total policies or certificates in force December 31, 1890	3,130	$6,678,000
Losses and claims on policies or certificates unpaid December 31, 1890	8	$17,100
Losses and claims on policies or certificates incurred during the year 1890	33	72,000
Total	41	$89,100
Losses and claims on policies or certificates paid during the year 1890	33	$63,375
Policies or certificates terminated by death during 1890	33	72,000
Policies or certificates terminated by lapse during 1890	770	962,000

PENINSULAR MASONIC AID ASSOCIATION.

(Incorporated January 18, 1884; Commenced business January 18, 1884.)

HOME OFFICE, CARO, MICH.

CYRENIUS P. BLACK, *President.* - - - NATHAN M. RICHARDSON, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1889 ..... None.

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:

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Gross amount of membership fees required or represented by applications, *without deduction*	$2,748 00	
Annual dues as per contract, without any deduction whatever	2,172 50	
Assessments: Mortuary, $36,597.24; expense, $3,656.18	40,253 42	
Medical examiners' fees paid by applicant	448 00	
Total paid by members	$45,621 92	
Total income		$45,621 92

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$35,756 15	
Advance payments returned to rejected applicants	20 00	
(Total paid to members $35,776.15)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	2,728 00	
Commissions paid or allowed for collecting assessments and annual dues	2,120 82	
Salaries of officers, $2,530.59; other compensation of officers, $224.00	2,754 59	
Salaries and other compensation of office employés	196 55	
Medical examiners' fees, whether paid direct by members or otherwise	448 00	
Rent, $75.00; advertising and printing, $203.45	278 45	
All other items, viz., Postage, $901.00; miscellaneous, $177.27	478 27	
(Total expenses of management $9,004.68)		
Total disbursements		44,780 83
Balance		$841 09

Invested as follows:

NET OR INVESTED ASSETS.

Cash deposits in bank	$841 09

NON-INVESTED ASSETS.

None.

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments not yet called for losses unadjusted	$4,000 00	
Net amount due from members		$4,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 2)	$4,000 00	
Total contingent mortuary liabilities		$4,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

TOTAL BUSINESS OF 1890, ALL IN MICHIGAN.

	Number.	*Amount.*
Policies or certificates in force December 31, 1889	1,742	$4,408,000
Policies or certificates written during the year 1890	448	944,000
Total	2,190	$5,352,000
Deduct number and amount which have ceased to be in force during 1890	291	735,000
Total policies or certificates in force December 31, 1890	1,899	$4,617,000
Losses and claims on policies or certificates unpaid December 31, 1889	------	None.
Losses and claims on policies or certificates incurred during the year 1890	19	$9,756
Losses and claims on policies or certificates paid during the year 1890	17	$35,756
Policies or certificates terminated by death during 1890	19	39,756
Policies or certificates terminated by lapse during 1890	272	688,000

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PREFERRED MASONIC MUTUAL ACCIDENT ASSOCIATION OF AMERICA.

(Incorporated August 22, 1889: commenced business October 18, 1889.)

HOME OFFICE, No. 172 GRISWOLD ST., DETROIT.

CLARK J. WHITNEY, *President*. - - - - - - - - ALBERT C. MILLER, *Secretary*.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$2,161 95

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$3,312 00	
Assessments: general	5,744 00	
Total paid by members	$9,056 00	
Interest	22 24	
Advances to agents repaid	14 50	
Cash received from all other sources, viz.: advanced by officers for current expenses, $6,260; miscellaneous, $5.80; exchange, $1.45	6,267 25	
(Assessments paid in advance, included above $378 00)		
Total income		15,359 99
Total net resources		$17,521 04

DISBURSEMENTS DURING YEAR 1890.

Indemnity claims paid	$1,413 68	
Advance payments returned to rejected applicants	312 00	
(Total paid to members $1,725 68)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	4,717 50	
Commissions paid or allowed for collecting assessments	59 45	
Salaries of officers, $1,625; other compensations of officers, $20	1,645 00	
Salaries and other compensations of office employes	1,305 00	
Traveling expenses	672 97	
Rent, $300; advertising and printing, $904.70	1,704 70	
All other items, viz.: miscellaneous expenses	3,468 88	
(Advance assessments applied, included above $229 00)		
(Total expenses of management 13,574 40)		
Total disbursements		15,299 18
Balance		$2,221 86

Invested as follows:

NET OR INVESTED ASSETS.

Cash in office	$32 92	
Cash deposits in banks on emergency or reserve fund account	2,188 94	
Total net or invested assets, as per balance	$2,221 86	
Total net or invested assets		$2,221 86

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LIABILITIES.

Advance assessments	$149 00	
Advanced by officers and directors	7,004 85	
Total actual liabilities		$7,153 85
Balance, net liabilities		—$4,931 99

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	361	$1,805,000 00	361	$1,805,000 00
Policies or certificates written during the year 1890	777	3,613,500 00	305	1,483,500 00
Total	1,138	$5,418,500 00	666	$3,288,500 00
Deduct number and amount which have ceased to be in force during 1890	294	1,370,000 00	241	1,197,500 00
Total polies or certificates in force December 31, 1890	844	$4,048,500 00	425	$2,091,000 00
Losses and claims on policies or certificates unpaid Dec. 31, 1889	None.	None.	None.	None.
Losses and claims on policies or certificates incurred during the year 1890	26	$1,413 68	20	$1,146 37
Total	26	$1,413 68	20	$1,146 37
Losses and claims on policies or certificates paid during the year 1890	26	$1,413 68	20	$1,146 37
Policies or certificates terminated by death during 1890	None.	None.	------	------
Policies or certificates terminated by lapse during 1890	294	1,370,000 00	241	1,197,500 00

*WESTERN UNION MUTUAL LIFE SOCIETY OF THE UNITED STATES.

(Incorporated February 14, 1880; commenced business March 3, 1880.)

HOME OFFICE WHITNEY OPERA HOUSE BLOCK, DETROIT, MICH.

WILLIAM H. BRACE, *President.* - - - - - - - LYMAN M. THAYER, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$54,925 14

INCOME DURING THE YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$14,833 00	
Annual dues as per contract, without any deduction whatever	51,005 55	
Assessments: mortuary	333,960 18	
Total paid by members	$399,798 73	
Interest	2,141 30	
Total income		401,940 03
Total net resources		$456,865 17

* This society has made arrangements for the transfer of its members to the Massachusetts Benefit Association of Boston, Mass.

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DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$327,500 00	
Advance payments returned to rejected applicants	295 66	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	32,626 15	
Commissions paid or allowed for collecting assessments	1,600 98	
Salaries of agents not paid by commissions	10,461 59	
Salaries and other compensation of office employés, including medical director	8,802 92	
Medical examiners' fees, whether paid direct by members or otherwise	2,255 00	
Rent, $2,061.50; taxes, $9.21; advertising and printing, $2,782.26	4,852 97	
All other items, viz.: postage, attorney fees and incidentals	5,606 54	
(Total expenses of management $65,706 15)		
Total disbursements		$393,501 81
Balance		$63,363 36

Invested as follows:

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account	$7,973 02	
All other deposits	55,390 34	
Total net or invested assets as per balance		$63,363 36

NON-INVESTED ASSETS.

None.

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	$89,421 48	
Mortuary assessments, due and unpaid	195 84	
Mortuary assessments, for losses resisted	29,807 16	
Total due from members		$119,424 48

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 8)	$35,000 00	
Losses resisted (number of claims 2)	15,000 00	
Total contingent mortuary liabilities		$50,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31, 1889	5,592	$28,632,500	2,869	$13,362,500
Policies or certificates written during the year 1890	689	3,335,000	87	392,500
Total	6,281	$31,967,500	2,956	$13,755,000
Deduct number and amount which have ceased to be in force during 1890	1,569	7,995,000	846	4,020,000
Total policies or certificates in force December 31, 1890	4,712	$23,972,500	2,110	$9,735,000
Losses and claims on policies or certificates unpaid December 31, 1889	9	55,000	3	15,000
Losses and claims on policies or certificates incurred during the year 1890	61	312,500	33	152,500
Total	70	$367,500	36	$167,500
Losses and claims on policies or certificates paid during the year 1890	61	$327,500	29	$137,500
Policies or certificates terminated by death during 1890	61	312,500	33	152,500
Policies or certificates terminated by lapse during 1890	1,508	7,682,500	813	3,867,500

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BANKERS' LIFE ASSOCIATION.

IOWA.

(Incorporated July 1, 1879; commenced business September 2, 1879.)

HOME OFFICE, MARQUARDT BLOCK, DES MOINES.

EDWARD A. TEMPLE, *President*. - - - - - - - - - - A. C. STILSON, *Secretary*.

Attorney for Michigan, W. C. CARPENTER, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$607,739 37

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$49,962 23	
Annual dues as per contract, without any deduction whatever	34,708 01	
Assessments: mortuary	137,741 59	
Total paid by members	$222,411 83	
Interest	31,949 88	
Advances to agents repaid	426 70	
Cash received from all other sources, viz.: guarantee deposits	109,538 00	
(Assessments paid in advance, included above $871 85)		
Total income		364,326 41
Total net resources		$972,065 78

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$162,000 00	
Guarantee deposits returned to beneficiaries of deceased members	3,258 00	
Payments returned to members for surrendered certificates	1,283 00	
(Total paid to members $166,541 00)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	47,697 06	
Commissions paid or allowed for collecting assessments	2,279 26	
Salaries of managers and agents not paid by commissions	1,900 05	
Salaries of officers, $12,817.26; other compensations of officers, $501.35	13,318 61	
Salaries and other compensation of office employes	3,846 37	
Medical examiners' fees, whether paid direct by members or otherwise	652 25	
Rent, $751.41; taxes, $616.35; advertising and printing, $2,638.41	4,006 17	
Advanced to officers and agents to be repaid out of future salaries and commissions	684 25	
All other items, viz.: state fees, $786.20; postage, $2,253.20; furniture and fixtures, $79.15; attorney's fees, $493.93; telegrams, $11.70; traveling expenses, $242.80; express, $11.95; miscellaneous, $1,068.22	4,947 15	
(Advance assessments applied, included above $729 69)		
(Total expenses of management 79,281 17)		
Total disbursements		245,822 17
Balance		$726,243 61

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate	$454,635 00	
Cost value of bonds and stocks owned absolutely	28,000 00	
Cash deposits in banks on emergency or reserve fund account	42,420 41	
Total net or invested assets		$525,055 41

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NON-INVESTED ASSETS.

Interest accrued	$5,785 81	
Guarantee notes on members in good standing	201,188 20	
Total non-invested assets		$206,974 01
Gross assets		$732,029 42

LIABILITIES.

Advance assessments	$514 50	
Total actual liabilities		514 50
Balance, net assets		$731,514 92

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	$64,000 00	
Total due from members	$64,000 00	
Deduct estimated cost of collection	640 00	
Net amount due from members		$63,360 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims one)	$2,000 00	
Losses reported (number of claims four)	12,000 00	
Losses resisted (number of claims one)	2,000 00	
Total contigent mortuary liabilities		$16,000 00

EXHIBIT OF CERTIFICATES OF POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	11,998	$23,986,000	167	$344,000
Restored to membership	59	118,000		
Policies or certificates written during the year 1890	3,542	7,084,000	278	556,000
Total	15,594	$31,188,000	445	$890,000
Deduct number and amount which have ceased to be in force during 1890	942	1,884,000	15	30,000
Total policies or certificates in force December 31, 1890	14,652	$29,304,000	430	$860,000
Losses and claims on policies or certificates unpaid Dec. 31, 1889	9	$18,000	None.	
Losses and claims on policies or certificates incurred during the year 1890	80	160,000		
Total	89	$178,000		
Losses and claims on policies or certificates paid during the year 1890	81	$162,000	None.	
Policies or certificates terminated by death during 1890	80	160,000		
Policies or certificates terminated by lapse during 1890	837	1,674,000	15	$30,000

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BANKERS' LIFE ASSOCIATION.

MINNESOTA.

(Incorporated August 6, 1880; commenced business August 6, 1880.)

HOME OFFICE, ST. PAUL.

RUSSELL R. DORR, *President*. - - - - - - - - DOUGLAS PUTNAM, *Secretary*.

Attorney for Michigan, CHRISTIAN MACK, of Ann Arbor.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$201,549 55

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$18,450 80	
Annual dues as per contract, without any deduction whatever	34,835 41	
Assessments: mortuary	98,434 43	
Paid by members	$151,720 64	
Interest	6,676 49	
Cash received from all other sources, viz.: guarantee trust fund notes (reserve)	16,284 50	
Total income		174,681 63
Total net resources		$376,231 18

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$103,250 00	
Guaranty deposits returned to beneficiaries of deceased members	1,255 00	
(Total paid to members $104,505 00)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	14,088 94	
Commissions paid or allowed for collecting assessments	914 49	
Salaries of managers and agents not paid by commissions	7,761 19	
Salaries of officers, $5,249.92; other compensations of officers, $5,493.67; trustees, $970	11,713 59	
Salaries and other compensation of office employés	2,213 29	
Medical examiners' fees, whether paid direct by members or otherwise	2,324 50	
Rent, $1,097.05; taxes, $1,054.05; advertising and printing, $3,687.70	5,838 80	
All other items, viz.: stamps, $2,555.55; $2,009.43	4,564 98	
(Total expenses of management $49,869 78)		
Total disbursements		154,374 78
Balance		$221,856 40

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	$179,413 22	
Cash in office	208 07	
Cash deposits in banks on emergency or reserve fund account	8,355 42	
All other deposits, viz.: cash in bank	32,879 69	
Ramsey county bond	1,000 00	
Total net or invested assets, as per balance	$221,856 40	
Deduct depreciation of assets to bring same to market value	3,238 22	
Total net or invested assets, less depreciation		$218,618 18

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NON-INVESTED ASSETS.

Interest accrued	$184 43	
Guaranty trust fund notes not due on memberships in force	51,826 75	
Entrance payments in process of collection not yet due	806 92	
Total non-invested assets		$52,818 10
Gross assets		$271,436 28

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and due Dec. 31, to be remitted by depositaries in January, 1891	$42,036 52	
Mortuary assessments not yet called for losses paid	4,000 00	
Mortuary assessments reported	4,000 00	
Total due from members	$50,036 52	
Deduct estimated cost of collection	350 00	
Net amount due from members		$49,686 52

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims two)	$4,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	5,357	$10,714,000	24	$48,000
Policies or certificates written during the year 1890	1,007	2,014,000	58	116,000
Total	6,364	$12,728,000	82	$164,000
Deduct number and amount which have ceased to be in force during 1890	457	914,000	3	6,000
Total policies or certificates in force December 31, 1890	5,907	$11,814,000	79	$158,000
Losses and claims on policies or certificates unpaid December 31, 1889	.....	$2,000	.....	.....
Losses and claims on policies or certificates incurred during the year 1890	.....	106,505	.....	.....
Total	.....	$108,505	.....	.....
Losses and claims on policies or certificates paid during the year 1890	.....	$104,505	.....	.....
Policies or certificates terminated by death during 1890	54	.....	.....	.....
Policies or certificates terminated by lapse during 1890	403	.....	3	$6,000

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BAY STATE BENEFICIARY ASSOCIATION.

MASSACHUSETTS.

(Incorporated June 2, 1881; commenced business June 2, 1881.)

HOME OFFICE, No. 7 COURT STREET, WESTFIELD, MASS.

JOHN R. REED, *President.* - - - - - - - - R. W. PARKS, *Secretary.*

Attorney for Michigan, FRANK BOWLER, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$138,360 37

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$16,946 00	
Annual dues as per contract, without any deduction whatever	53,475 03	
Assessments: mortuary	380,799 68	
Medical examiners' fees paid by applicant	2,115 00	
Total paid by members	$453,335 71	
Interest	4,171 32	
Cash received from all other sources, viz.: premiums on bonds sold	1,400 00	
Total income		458,907 03
Total net resources		$597,267 40

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$370,300 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	35,014 60	
Salaries of officers	9,961 20	
Salaries and other compensation of office employés	4,375 00	
Medical examiners' fees, whether paid direct by members or otherwise	5,445 60	
Rent, $207.50; taxes, $752.96; advertising and printing, $1,946.78	2,907 24	
All other items, viz.: postage, $8,017.09; legal expenses, $850.00; sundries, $290.39; traveling expenses, $5,675.00	14,832 39	
(Total expenses of management $72,536.03)		
Total disbursements		442,836 03
Balance		$154,431 37

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D	$132,719 17	
Cash deposits in banks on emergency or reserve fund account	21,569 40	
All other deposits, viz.: cash with State Treasurer and in hand	142 80	
Total net or invested assets as per balance		$154,431 37

LIABILITIES.

None.

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CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due (since paid)	$65,000 00	
Mortuary assessments not yet called for, losses unadjusted	29,500 00	
Total due from members		$94,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, thirty)	94,500 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	11,344	$36,201,000	409	$1,432,000
Policies or certificates written during the year 1890	2,115	7,154,000	8	23,000
Total	13,459	$43,355,000	417	$1,455,000
Deduct number and amount which have ceased to be in force during 1890	1,201	3,935,000	62	195,000
Total policies or certificates in force December 31, 1890	12,258	$39,420,000	355	$1,260,000
Losses and claims on policies or certificates unpaid December 31, 1889	20	$74,000	1	$5,000
Losses and claims on policies or certificates incurred during the year 1890	123	390,800	4	9,000
Total	143	$464,800	5	$14,000
Losses and claims on policies or certificates paid during the year 1890	113	$370,300	5	$14,000
Policies or certificates terminated by death during 1890	123	390,800	4	9,000
Policies or certificates terminated by lapse during 1890	1,078	3,544,200	58	186,000

CHICAGO GUARANTY FUND LIFE SOCIETY.

ILLINOIS.

(Incorporated August 25, 1884; commenced business October 27, 1884).

Home Office, Nos. 311 & 312 Chicago Opera House, Chicago.

HENRY BOOTH, *President.* - - - - - - - - - - GEO. SHERWOOD, *Secretary.*

Attorney for Michigan, Alden B. Huntley, of Kalamazoo.

BALANCE SHEET.

Amount of net or invested assets December 31, 1890	$91,177 79

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by applications, *without deduction*	$6,189 00
Annual dues as per contract, without any deduction whatever	21,729 73
Assessments: mortuary, $82,030.30; expense $7,033.43	89,063 73
Medical examiners' fees paid by applicant	832 00
Total paid by members	$117,814 46

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Interest	$3,796 73	
Advances to agents repaid	2,008 38	
Cash received from all other sources, viz.:		
Bills receivable	125 00	
Reserve	10,650 53	
Guaranty fund	11,804 00	
(Assessments paid in advance, included above $550 44)		
Total income		$146,199 10
Total net resources		$237,376 89

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$88,644 87	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	13,547 89	
Commissions paid or allowed for collecting assessments	305 78	
Salaries of managers and agents not paid by commissions	2,842 24	
Salaries of officers, $9,808.00; other compensations of officers, $541.80	10,349 80	
Salaries and other compensation of office employés	3,003 50	
Medical examiners' fees, whether paid direct by members or otherwise	832 00	
Rent, $1,100.00; taxes, $565.70; advertising and printing, $1,673.00	3,338 70	
Advanced to agents to be repaid out of future salaries or commissions	1,205 24	
All other items, viz.: traveling expenses, $847.90; postage, $828.81; general expenses, $369.84; furniture and fixtures, $148.90; Miscellaneous, $740.01	2,935 46	
(Advance assessments applied, included above $740 01)		
(Total expenses of management 38,360 61)		
Total disbursements		127,055 48
Balance		$110,371 41

Invested as follows:

NET OR INVESTED ASSETS.

Par value of bonds and stocks owned absolutely, as per schedule D	$92,000 00	
Agents' ledger balances	1,205 24	
Cash in office	254 73	
Cash deposits in banks on emergency or reserve fund account	1,361 09	
All other deposits in bank on mortuary and expense fund account	15,550 35	
Total net or invested assets, as per balance		$110,371 41

LIABILITIES.

Advance assessments	85 77
Balance, net assets	$110,285 64

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Guaranty fund installments	$24 00	
Mortuary assessments due and unpaid	1,229 92	
Mortuary assessments, reserve	1,000 00	
Mortuary assessments, reported	5,000 00	
Total due from members	$7,253 92	
Deduct estimated cost of collection	580 31	
Net amount due from members		$6,673 61

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims one)	5,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31, 1889	1,962	$6,608,000	26	$68,000
Policies or certificates written during the year 1890	416	1,253,000	6	21,000
Total	2,378	$7,861,000	32	$89,000
Deduct number and amount which have ceased to be in force during 1890	326	964,000	8	17,000
Total policies or certificates in force December 31, 1890	2,052	$6,897,000	24	$72,000

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Losses and claims on policies or certificates unpaid December 31, 1889	None.			
Losses and claims on policies or certificates incurred during the year 1890	27	$97,000		
Losses and claims on policies or certificates paid during the year 1890	26	$92,000		
Policies or certificates terminated by death during 1890	27	97,000		
Policies or certificates terminated by lapse during 1890	299	867,000		

COVENANT MUTUAL BENEFIT ASSOCIATION.

ILLINOIS.

(Incorporated January 9, 1877; commenced business January 9, 1877.)

HOME OFFICE, GALESBURG.

A. W. BERGGREN, *President.* - - - - - - - - - - W. H. SMOLLINGER, *Secretary.*

Attorney for Michigan, WILLIAM E. GROVE, of Grand Rapids.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889			$441,110 13

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:			
Gross amount of membership fees required or represented by applications, *without deduction*		$51,943 00	
Assessments: mortuary, $974,949.26; expense, $106,505.96; advance deposits, $41,096.77		1,122,551 99	
Total paid by members		$1,174,494 99	
Interest		9,109 50	
Cash received from all other sources, viz.: increase in agents' ledger bal's		287 01	
(Assessments paid in advance, included above	$42,332 66)		
Total income			1,183,891 50
Total net resources			$1,625,001 63

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$888,510 67	
Advance payments returned to rejected applicants, $5,978; advance deposits, $42,332.66; surrendered certificates, $671.67		48,982 33	
(Total paid to members	$937,493 00)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		43,667 98	
Salaries of managers and agents not paid by commissions		12,147 05	
Salaries of officers		21,049 96	
Salaries and other compensation of office employes		15,589 57	
Medical examiners' fees, whether paid direct by members or otherwise		11,124 50	
Rent, $900; taxes, $1,545.93; advertising and printing, $6,170.68		8,616 61	
All other items, viz.: contingent expenses, $1,809.70; postage, express and exchange, $8,145.68; traveling expenses, $12,934.67; directors' and managers' expenses, $3,267.79; legal expenses, $2,728.04; furniture and fixtures, $355.85 type and printing material, $159.24; sundry expenses, $463.95		29,884 72	
(Advance assessments applied, included above	$42,332 66)		
(Total expenses of management	142,060 39)		
Total disbursements			1,079,553 39
Balance			$545,448 24

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Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely	$469,267 68	
Agents' ledger balances	4,704 24	
All other deposits, viz.: cash in bank	71,476 32	
Total net or invested assets, as per balance	$545,448 24	
Deduct depreciation of assets to bring same to market value	13,544 62	
Total net or invested assets, less depreciation		$531,903 62

NON-INVESTED ASSETS.

Interest due and accrued	$4,755 00	
Postage stamps, $566.51; furniture and fixtures, $3,377.91; books, blanks and stationery, $750	4,694 42	
Mailing machine, type, galleys, etc., $5,052.95; medical, law and insurance books, $357.38	5,410 33	
Market value of bonds and stock over cost	2,632 50	
Total non-invested assets		17,492 25
Gross assets		$549,395 87

LIABILITIES.

Advance assessments	$14,978 53	
Total actual liabilities		14,978 53
Balance, net assets		$534,417 34

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	$84,375 00	
Mortuary assessments, not yet called for losses unadjusted, $117,500; resisted, $15,000; reported, $81,750	214,250 00	
Net amount due from members		$298,625 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims seventeen)	$49,375 00	
Losses in process of adjustment (number of claims twenty-five)	68,125 00	
Losses reported (number of claims twenty-nine)	81,750 00	
Losses resisted (number of claims five)	15,000 00	
Total contingent mortuary liabilities		$214,250 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	33,701	$88,712,500	1,803	$4,258,750
Policies or certificates written during the year 1890	3,775	8,181,000	218	360,250
Total	37,476	$96,893,500	2,021	$4,619,000
Deduct number and amount which have ceased to be in force during 1890	4,757	12,175,625	242	523,125
Total policies or certificates in force December 31, 1890	32,719	$84,717,875	1,779	$4,095,875
Losses and claims on policies or certificates unpaid December 31, 1889	99	$275,625	4	$7,500
Losses and claims on policies or certificates incurred during the year 1890	305	853,500	12	28,125
Total	404	$1,129,125	16	$35,625
Losses and claims on policies or certificates paid during the year 1890	328	$914,875	11	$26,875
Policies or certificates terminated by death during 1890	305	$853,500	12	$28,125
Policies or certificates terminated by surrender during 1890	88	153,000	3	3,750
Policies or certificates reduced in amount during 1890	.....	704,500	.....	42,500
Policies or certificates terminated by lapse during 1890	4,364	10,464,625	210	410,625
Policies or certificates terminated by removals	.....	.....	17	38,125

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FIDELITY MUTUAL LIFE ASSOCIATION.

PENNSYLVANIA.

Incorporated December 2, 1878; commenced business January 1, 1879.

HOME OFFICE No. 914, WALNUT ST., PHILADELPHIA.

L. G. FOUSE, *President.* - - - - - - - - - - W. S. CAMPBELL, *Secretary.*

Attorney for Michigan, R. E. JAMIESON, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$272,152 63

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses as follows:			
Annual dues as per contract, without any deduction whatever including contingent expense due		$187,678 96	
Assessments: mortuary, $363,986.71; expense, $9,290.41		373,277 12	
Total paid by members		$560,956 08	
Interest, $11,548.85; rent, $2,060.74		13,609 59	
Advances to agents repaid	$32,968 80		
Cash received from all other sources, viz.: fees for changing policies		41 00	
(Assessments paid in advance, included above	$1,191 43)		
Total income			574,606 67
Total net resources			$846,759 30

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$300,306 56	
Advance payments returned to rejected applicants		3,460 58	
(Total paid to members	$303,767 14)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		60,302 26	
Commissions paid or allowed for collecting assessments		9,290 41	
Salaries of managers and agents not paid by commissions		15,711 63	
Salaries of officers		18,063 94	
Salaries and other compensation of office employés		22,391 59	
Medical examiners' fees whether paid direct by members or otherwise		11,694 83	
Rent, $6,156.56; taxes, $527.68; advertising and printing, $16,732.69		23,416 93	
(Advance to officers and agents to be repaid out of future salaries or commissions	$56,500 56)		
All other items, viz.: licenses, legal expenses, etc., $6,491.32; furniture and fixtures, $3,446.45		9,937 77	
Janitor, fuel, expressage, telegraph, etc.: $4,091.02; traveling expenses, postage, etc., $12,701.59		16,792 61	
(Advance assessments applied, included above	$977 30)		
(Total expenses of management	187,601 97)		
Total disbursements			491,309 11
Balance			$355,450 19

Invested as follows:

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NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances, as per Schedule C	$41,144 93	
Loans and mortgages (first liens) on real estate, as per Schedule A	179,800 00	
Cost value of bonds and stocks owned absolutely, as per Schedule D	6,870 01	
Agents' ledger balances	20,106 09	
Cash in office	2,101 91	
Cash deposits in banks on emergency fund account	10,452 15	
All other deposits: loans on renewal interest of $91,986 probable decrement having been deducted	74,914 09	
Total net or invested assets		$335,389 18

NON-INVESTED ASSETS.

Interest due, $253.23; accrued, $3,202.54	$3,455 77	
Bills receivable	18,293 73	
Printing machinery	1,767 28	
Market value of real estate over cost and incumbrances, as per Schedule C	28,855 07	
Market value of bonds and stocks over cost, as per Schedule D	1,680 00	
Total non-invested assets		54,051 85
Gross assets		$389,441 03

LIABILITIES.

Salaries, rent and office expenses due and accrued	$456 29	
Advance assessments	12,156 55	
Total actual liabilities		12,612 84
Balance, net assets		$376,828 19

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity reserve or amount pledged for losses	$721,358 17	
Net amount due from members		$721,358 17

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims one)	$3,000 00	
Losses reported (number of claims twenty-eight)	68,000 00	
Losses resisted (number of claims four)	12,500 00	
Total contingent mortuary liabilities		$83,500 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31 1889	10,611	$23,796,450 00	123	$269,000 00
Policies or certificates written during the year 1890	3,403	7,369,250 00	132	211,000 00
Total	14,014	$31,165,700 00	255	$480,000 00
Deduct number and amount which have ceased to be in force during 1890	1,838	4,210,050 00	29	52,000 00
Total policies or certificates in force December 31, 1890	12,176	$26,955,650 00	226	$428,000 00
Losses and claims on policies or certificates unpaid December 31, 1889	1	$1,500 00	.....	.....
Losses and claims on policies or certificates incurred during the year 1890	142	314,306 56	.....	.....
Total	143	$315,806 56	.....	.....
Losses and claims on policies or certificates paid during the year 1890	138	$300,306 56	.....	.....
Policies or certificates terminated by death during 1890	142	314,306 56	.....	.....
Policies or certificates terminated by lapse during 1890	1,696	3,895,743 44	29	$52,000 00

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GERMAN MUTUAL BENEFIT ASSOCIATION.

ILLINOIS.

(Incorporated August 16, 1875; commenced business October 28, 1875.)

HOME OFFICE, NO. 206 LA SALLE ST., CHICAGO.

MARTIN G. GOOD, *President*. - - - - - - - - - - - SAMUEL WUEST, *Secretary*.

Attorney for Michigan, HENRY C. KLOCKSIEM, of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$24,549 26

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$3,024 00	
Assessments: mortuary	53,343 30	
Total paid by members	$56,367 30	
Interest	1,309 00	
Cash received from all other sources, viz.: change of beneficiaries, $87.10; difference on bonds refunded, $25.07; refunded by bank, $10.00; outstanding assessments, $34.05	156 22	
Total income		57,832 52
Total net resources		$82,381 78

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$50,190 00	
Commissions and fees paid or allowed to agents on account of fees and dues, including railroad fares, $286.76	1,798 76	
Salaries of managers and agents not paid by commissions	475 00	
Salaries of officers	1,200 00	
Medical examiners' fees, whether paid direct by members or otherwise	99 05	
Rent, $417.96; advertising, printing and stationery, $830.20	1,248 16	
All other items, viz.: filing annual statements, attorney fees, etc.	105 00	
Postage and exchange, $178.11; janitor, $26.50; gas, fixtures and furniture, $48.90	253 51	
(Total expenses of management $5,179 48)		
Total disbursements		55,369 48
Balance		$27,012 30

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A	$19,100 00	
Loans secured by pledge of bonds, stocks, or other marketable collateral, as per schedule B	3,000 00	
Cash deposits in banks on emergency or reserve fund account	5,112 30	
Total net or invested assets, as per balance		$27,012 30

LIABILITIES.

None

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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 11)	$10,610 00	
Total contingent mortuary liabilities		$10,610 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31, 1889	3,940	$3,940,000	49	$49,000
Policies or certificates written during the year 1890	250	250,000	11	11,000
Total	4,190	$4,190,000	60	$60,000
Deduct number and amount which have ceased to be in force during 1890	150	150,000	5	5,000
Total policies or certificates in force December 31, 1890	4,040	$4,040,000	55	$55,000
Losses and claims on policies or certificates unpaid December 31, 1889	11			
Losses and claims on policies or certificates incurred during the year 1890	53		2	
Total	64	$89,090	2	$1,800
Losses and claims on policies or certificates paid during the year 1890	53	$50,190	2	$1,800
Policies or certificates terminated by death during 1890	53	53,000	2	1,800
Policies or certificates terminated by lapse during 1890	97	97,000	3	3,000

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

CONNECTICUT.

(Incorporated May, 1866; commenced business in this department January, 1880.)

HOME OFFICE, No. 230 ASYLUM ST., HARTFORD.

H. A. WHITMAN, *President.* - - - - - - - STEPHEN BALL, *Secretary.*

Attorney for Michigan, FRANK W. BROWN, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$847,770 22

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$80,081 50	
Annual dues as per contract, without any deduction whatever	208,378 23	
Assessments: Mortuary, $865,055.12; expense, $45,082.22	910,137 34	
Total paid by members	$1,198,512 07	
Interest	21,856 18	
Cash received from all other sources, viz.: from members for accumulated safety fund	107,790 19	
(Assessments paid in advance, included above $17,710 32)		
Total income		1,328,158 44
Total net resources		$2,175,928 66

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DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$823,085 55	
Dividends from accumulated safety fund		17,328 91	
Advance payments applied to members' payments		19,848 26	
(Total paid to members	$860,262.72)		
Commissions and fees retained by or paid or allowed to agents on account fees and dues		156,716 43	
Salaries of officers		11,300 00	
Salaries and other compensation of office employés		36,570 80	
Medical examiners' fees, whether paid direct by members or otherwise		28,896 66	
Rent, $4,990 51; taxes, $9,520.29; advertising and printing, $10,235.28		24,746 08	
All other items, viz.: miscellaneous office expenses, $12,512.12; traveling expenses, $10,790.97; legal expenses, $3,112.70; postage, $10,590.95		37,007 74	
Stockholders' dividends		20,000 00	
(Advance assessments applied, included above	$19,848 26)		
(Total expenses of management	$15,237 71)		
Total disbursements			$1,175,500 43
Balance			$1,000,428 23

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate as per schedule A	$6,000 00	
Cost value of bonds and stocks owned absolutely, as per schedule D	89,657 75	
Cash in office	1,318 26	
Cash deposits in banks on emergency or reserve fund account	862,117 23	
All other deposits, viz.: In banks	41,334 99	
Total net or invested assets, as per balance	$1,000,428 23	
Deduct depreciation of assets to bring same to market value	18,221 75	
Total net or invested assets, less depreciation		$982,206 48

NON-INVESTED ASSETS.

Interest due, $189.00; accrued, $341.16	$530 16	
Total non-invested assets		530 16
Gross assets		$982,736 64

LIABILITIES.

Taxes due and accrued	$8,990 51	
Advance assessments	18,506 06	
All other (*not* including contingent mortuary)	8,913 44	
Total actual liabilities		36,410 01
Balance net assets		$946,326 63

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	$3,000 00	
Mortuary assessments due and unpaid	216,000 00	
Mortuary assessments not yet called for losses unadjusted, $27,000; resisted, $35,000; reported, $54,000	116,000 00	
Total due from members		$335,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, seventy-five)	$219,000 00	
Losses in process of adjustment (number of claims, five)	27,000 00	
Losses reported (number of claims, twenty-one)	54,000 00	
Losses resisted (number of claims, four)	35,000 00	
All other contingent liabilities, amount paid towards safety fund by members with interest	862,218 07	
Total contingent mortuary liabilities		$1,197,218 07

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EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	29,775	$70,784,000	313	$666,000
Policies or certificates written during the year 1890	8,401	16,198,000	103	161,000
Total	38,176	$86,982,000	416	$827,000
Deduct number and amount which have ceased to be in force during 1890	4,489	8,946,000	71	123,000
Total policies or certificates in force December 31, 1890	33,687	$78,036,000	345	$704,000
Losses or claims on policies or certificates unpaid December 31, 1889	66	$201,500	1	$5,000
Losses and claims on policies or certificates incurred during the year 1890	357	958,500	7	21,000
Total	423	$1,160,000	8	$26,000
Losses and claims on policies or certificates paid during the year 1890	318	$825,000	7	$24,000
Policies or certificates terminated by death during 1890	387	958,500	7	21,000
Policies or certificates terminated by lapse during 1890	4,102	7,987,500	64	102,000

HOME BENEFIT ASSOCIATION.

NEW YORK.

(Incorporated December 2, 1881; commenced business January 30, 1882.)

Home Office, No. 137 Broadway, New York City.

WILLIAM A. CAMP, *President.* - - - - - - - - - - - R. D. DODGE, *Secretary.*

Attorney for Michigan, J. C. Chambers, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$63,828 06

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$17,666 09	
Annual dues as per contract, without any deduction whatever	5,984 20	
Assessments: Mortuary, $137,788.22; expense, $33,918.59	171,706 81	
Total paid by members	$195,357 10	
Interest	1,333 84	
Advances to agents repaid	259 76	
Cash received from all other sources, viz.: profit and loss	97	
(Assessments paid in advance, included above $4,930 35)		
Total income		196,951 67
Total net resources		$260,779 73

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DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$134,826 72	
Dividends from reserve fund to five year members as per contract		1,277 98	
Advance payments returned to rejected applicants		1,300 93	
(Total paid to members	$137,405 63)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		28,756 43	
Commissions paid or allowed for collecting assessments		333 78	
Salaries of managers and agents not paid by commissions		1,932 67	
Salaries of officers, $6,141.89; other compensations of officers, $350.00		6,491 89	
Salaries and other compensation of office employés		1,563 50	
Medical examiners' fee, whether paid direct by members or otherwise		135 20	
Rent, $883.34; taxes, 204.75; advertising an printing $2,073.09		3,161 18	
Advanced to officers and agents to be repaid out of future salaries or commissions		200 00	
All other items viz.: traveling expenses, $657.90; postage, $407.99; discount $295.78; re-insurance, $128.75; investigating claims, $715.77; legal expenses, $5,709.35; sundries, $423.98		8,349 52	
Miscellaneous expenses		32,970 63	
(Total expenses of management	$83,894 80)		
Total disbursements			$221,300 43
Balance			$39,479 30

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A	$18,000 00	
Sundry amounts due association	2,067 30	
Cost value of bonds and stocks owned absolutely, as per schedule D	1,000 00	
Agents' ledger balances	3,065 26	
Cash in office	4,197 25	
Reserve fund account	384 06	
Cash deposits in banks on emergency or reserve fund account	717 86	
All other deposits	5,751 75	
Total net or invested assets		$35,183 48

NON-INVESTED ASSETS.

Interest accrued	$92 00	
Bills receiveable, etc.	4,295 82	
Total non-invested assets		4,387 82
Gross assets		$39,571 30

LIABILITIES.

Losses adjusted, due and unpaid	$5,000 00	
Advance assessments	4,930 35	
All other (*not* including contingent mortuary), viz.: Due on running accounts	1,321 67	
Total actual liabilities		11,252 02
Balance, net assets		$28,319 28

CONTINGENT MORTUARY ASSETS (OR RESORCES).

Mortuary assessments, called and not yet due	$45,364 32	
Mortuary assessments, not yet called for losses unadjusted, $36,000; resisted $49,500; reported, $22,000	107,500 00	
Total due from members	$152,864 32	
Deduct estimated cost of collection	297 00	
Net amount due from members		$152,567 32

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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, two)	$9,000 00	
Losses in process of adjustment (number of claims, ten)	36,000 00	
Losses reported (number of claims, seven)	22,000 00	
Losses resisted (number of claims, seventeen)	49,500 00	
Total contingent mortuary liabilities		$116,500 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31, 1889	4,318	$11,510,416	26	$87,000
Policies or certificates written during the year 1890	960	2,680,600	3	5,000
Total	5,278	$14,191,016	29	$92,000
Deduct number and amount which have ceased to be in force during 1890	1,863	4,160,250	5	17,000
Total policies or certificates in force December 31, 1890	3,415	$10,030,766	34	$75,000
Losses and claims on policies or certificates unpaid December 31, 1889	32	$136,500	.....	.....
Losses and claims on policies or certificates incurred during the year 1890	47	164,500	.....	.....
Total	79	$301,000	.....	.....
Losses and claims on policies or certificates paid during the year 1890	42	$179,500	.....	.....
Policies or certificates terminated by death during 1890	54	164,500	.....	.....
Policies or certificates terminated by lapse during 1890	1,809	3,995,750	5	$17,000

KNIGHTS TEMPLARS AND MASONS' LIFE INDEMNITY CO.

ILLINOIS.

(Incorporated May 5, 1884; commenced business May 27, 1884.)

Home Office, Rialto Building, Chicago.

GEO. M. MOULTON, *President.* - - - - - - - - W. H. GRAY, *General Manager.*

Attorney for Michigan, John T. Liggett, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$85,970 16

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$9,453 00	
Annual dues as per contract, without any deduction whatever	20,581 59	
Assessments: mortuary, $176,065.67; expense, $58,719.89	234,785 56	
Total paid by members	$264,820 15	
Interest	3,128 66	
Cash received from all other sources, viz.: advance payments	509 30	
(Assessments paid in advance, included above $7,915 20)		
Total income		268,458 11
Total net resources		$354,428 27

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DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$187,871 75	
Advance payments returned to rejected applicants		519 41	
(Total paid to members	$188,391 16)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		21,569 93	
Salaries of officers		5,149 99	
Salaries and other compensation of office employés		5,216 30	
Medical examiners' fees, whether paid direct by members or otherwise		2,066 50	
Rent, $1,270.00; advertising and printing, $1,904.03		3,174 03	
All other items, viz.: postage and telegraph, $2,297.98; collection and exchange, $4,036.73; traveling expenses, $3,108.96; office furniture and books, $150.86; office expenses, $847.08; licenses, $367.13; legal expenses, $849.94		11,658 18	
(Advance assessments applied, included above	$7,405 90)		
(Total expenses of management	48,834 93)		
Total disbursements			$237,226 09
Balance			$117,202 18

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per Schedule D	$91,590 00	
Cash in office	270 54	
Cash deposits in banks on emergency or reserve fund account	1,000 00	
All other deposits, viz.: cash in banks	24,341 64	
Total net or invested assets, as per balance		$117,202 18

LIABILITIES.

Losses adjusted, due and unpaid	$5,590 25	
All other (*not* including contingent mortuary) viz.: advance assessments	1,846 31	
Total actual liabilities		7,436 56
Balance net assets		$109,765 62

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims two)	$5,417 50	
Losses in process of adjustment (number of claims two)	5,145 50	
Losses reported (number of claims three)	12,746 80	
Losses resisted (number of claims one)	5,028 50	
Total contingent mortuary liabilities		28,338 30

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	6,123	$22,834,700 00	622	$1,915,500 00
Policies or certificates written during the year 1890	1,020	3,242,000 00	234	658,000 00
Total	7,143	$26,076,700 00	856	$2,573,500 00
Deduct number and amount which have ceased to be in force during 1890	602	2,214,500 00	61	177,500 00
Total policies or certificates in force December 31, 1890	6,541	$23,862,200 00	795	$2,396,000 00
Losses and claims on policies or certificates unpaid December 31, 1889	9	$24,423 60	.....	.....
Losses and claims on policies or certificates incurred during the year 1890	54	208,000 00	6	$19,000 00
Total	63	$232,423 60	6	$19,000 00
Losses and claims on policies or certificates paid during the year 1890	53	$187,871 75	6	$19,382 80
Policies or certificates terminated by death during 1890	54	208,000 00	6	19,000 00
Policies or certificates terminated by lapse during 1890	602	2,214,500 00	55	158,500 00

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LIFE AND RESERVE ASSOCIATION.

NEW YORK.

(Incorporated 1875; re-incorporated 1883; commenced business March 3, 1883.)

HOME OFFICE, No. 202 MAIN ST., BUFFALO.

M. M. FENNER, *President.* - - - - - - - - - - - A. A. ALDRICH, *Secretary*

Attorney for Michigan, MOSES ALLEN, of Corunna.

BALANCE SHEET.

Balance as per report 1889	$113,693 37	
Amount of net or invested assets December 31, 1889 as reported		$109,915 49

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$12,372 00	
Annual dues as per contract, without any deduction whatever	7,660 50	
Assessments: mortuary, $91,050.92; expense, $18,462.03	109,512 95	
Medical examiners' fees paid by applicant	2,662 00	
Total paid by members	$132,207 45	
Interest	4,438 99	
(Assessments paid in advance, included above $13 68)		
Total income		136,646 44
Total resources		$246,561 93
Deduct loss on mortgage		3,874 23
Total net resources		$242,687 70

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$67,150 00	
Advance payments returned to rejected applicants	1,448 00	
Total paid to members $68,598 00		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	8,759 35	
Commissions paid or allowed for collecting assessments	4,238 20	
Salaries of managers and agents not paid by commissions	2,477 28	
Salaries of officers	6,088 24	
Salaries and other compensation of office employes	2,932 00	
Medical examiners' fees, whether paid direct by members or otherwise	3,118 00	
Rent, $485.80; advertising and printing, $2,510.03	2,986 03	
All other items, viz.: postage, $1,610.27; express, $155.33; exchange, $84; legal advice, $1,257.77; licenses, $260.75; agents expenses, $4,811.92; organizers, $160	9,011 89	
(Total expenses of management $39,560 99)		
Total disbursements		108,158 99
Balance		$134,528 71

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Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A reserve fund	$112,195 00	
Agents' ledger balances	8,851 24	
Cash in office	3,177 53	
All other deposits	5,280 53	
Total net or invested assets	$129,504 30	
Deduct depreciation of assets to bring same to market value	4,425 62	
Total net or invested assets, less depreciation		$125,078 68

NON-INVESTED ASSETS.

Bills receivable	$3,577 31	
Office furniture	1,460 78	
Total non-invested assets		5,038 09
Gross assets		130,116 77

LIABILITIES.

Salaries, rents and office expenses due and accrued	$3,126 15	
Advance assessments, $13.68; bonds or dividend obligations, $119,547.45	119,561 13	
All other (*not* including contingent mortuary) viz.: due local secretary	33 82	
Total actual liabilities		122,721 10
Balance, net assets		$7,395 67

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	$23,000 00	
Mortuary assessments, not yet called for losses unadjusted, $9,900; resisted, $1,000	10,900 00	
Total due from members	$33,900 00	
Deduct estimated cost of collection	2,443 00	
Net amount due from members		$31,457 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims five)	$6,900 00	
Losses in process of adjustment (number of claims two)	5,000 00	
Losses resisted (number of claims one)	1,000 00	
Total contigent mortuary liabilities		$12,900 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	6,102	$6,102,000	80	$80,000
Policies or certificates written during the year 1890	2,624	2,624,000	14	14,000
Total	8,726	$8,726,000	94	$94,000
Deduct number and amount which have ceased to be in force during 1890	2,262	2,262,000	18	18,000
Total policies or certificates in force December 31, 1890	6,464	$6,464,000	76	$76,000
Losses and claims on policies or certificates unpaid Dec. 31, 1889	27	$27,000	.....	.....
Losses and claims on policies or certificates incurred during the year 1890	54	54,000	.....	.....
Total	81	$81,000	.....	.....
Losses and claims on policies or certificates paid during the year 1890	72	$67,150	.....	.....
Policies or certificates terminated by death during 1890	48	48,000	.....	.....
Policies or certificates terminated by lapse during 1890	2,214	2,214,000	18	$18,000

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MANUFACTURERS' ACCIDENT INDEMNITY COMPANY,

NEW YORK.

(Incorporated December 9, 1886; commenced business January 1, 1887.)

HOME OFFICE, GENEVA.

THOMAS SMITH, *President.* - - - - - - - - - - W. D. CHASE, *Secretary.*

Attorney for Michigan, D. S. PEARSON, of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889			$74,258 36

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:			
Gross amount of membership fees required or represented by applications, *without deduction*		$45,320 00	
Annual dues as per contract, without any deduction whatever		9,680 20	
Assessments: mortuary, $83,221.80; deposits, $36,031.00		119,252 80	
Total paid by members		$174,203 00	
Interest		353 20	
Cash received from all other sources		90 36	
(Assessments paid in advance, included above	$36,031 00)		
Total income			174,646 56
Total net resources			$248,904 92

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$50,014 40	
Advance payments returned to rejected applicants		474 50	
(Total paid to members	$50,488 90)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		43,916 70	
Commissions paid or allowed for collecting assessments		5,236 14	
Salaries of managers and agents not paid by commissions		4,826 11	
Salaries of officers		11,190 38	
Salaries and other compensation of office employés		9,652 48	
Traveling expenses, $3,634.50; legal expenses, $1,706.02		5,340 52	
Advertising and printing		11,015 48	
All other items, viz.: surgeons' fees		438 25	
Postage		6,086 76	
Furniture, books, etc.		4,283 24	
(Advance assessments applied, included above	$18,960 85)		
(Total expenses of management	101,936 06)		
Total disbursements			152,424 96
Balance			$96,479 96

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A	$62,000 00	
Loans secured by pledge of bonds, stocks, or other marketable collateral, as per schedule B	7,033 03	
Cost value of bonds and stocks owned absolutely, as per schedule D	10,080 00	
Agents' ledger balances	700 21	
Cash in office	2,135 70	
Cash deposits in banks on emergency or reserve fund account	11,849 28	
In hands of approved collectors	2,701 74	
Total net or invested assets, as per balance		$96,479 96

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NON-INVESTED ASSETS.

Furniture, books, etc.	$2,340 89	
Total non-invested assets		$2,340 89
Gross assets		$98,820 85

LIABILITIES.

Accounts payable, including all unpaid bills and notes	$399 45	
Advance assessments	17,070 15	
All other (*not* including contingent mortuary), viz.: expense funds not yet used	4,617 46	
Total actual liabilities		22,087 06
Balance, net assets		$76,733 79

CONTINGENT INDEMNITY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due	$15,080 00	
Indemnity assessments due and unpaid	800 00	
Total due from members	$15,880 00	
Deduct estimated cost of collection	794 00	
Net amount due from members		$15,086 00

CONTINGENT INDEMNITY LIABILITIES.

Indemnity claims in process of adjustment (number of claims, 15)	$855 00	
Indemnity claims reported (number of claims, 83)	1,660 00	
Total contingent indemnity liabilities		$2,515 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31, 1889	11,070	$40,009,775	721	$2,173,250
Policies or certificates written during the year 1890	22,660	58,661,550	2,331	7,213,925
Total	33,730	$98,671,325	3,052	$9,387,175
Deduct number and amount which have ceased to be in force during 1890	18,650	42,339,825	2,037	5,209,750
Total policies or certificates in force December 31, 1890	15,080	$56,331,500	1,015	$4,177,425
Losses and claims on policies or certificates incurred during the year 1890	1,494	$50,014 40	112	$3,418 80
Losses and claims on policies or certificates paid during the year 1890	1,494	$50,014 40	112	$3,418 80
Policies or certificates terminated by death during 1890	8	6,550 00	.....	.....
Policies or certificates terminated by lapse during 1890	18,642	42,332,750 00	2,037	5,209,750 00

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MASONS' FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

MASSACHUSETTS.

(Incorporated August 15, 1887; commenced business October 1, 1887.

HOME OFFICE, WESTFIELD.

WILLIAM PROVIN, *President*, - - - - - - - - - - - - J. A. LAKIN, *Secretary*

Attorney for Michigan, DR. J. L. AMBROSE, of Bay City.

BALANCE SHEET.

Amount or net or invested assets December 31, 1889		$13,095 40

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$36,115 00	
Annual dues as per contract, without any deduction whatever	26,719 20	
Assessments: Mortuary and indemnity	57,657 86	
Total paid by members	$120,492 06	
Advances to agents repaid	2,968 80	
Cash received from all other sources	1,280 10	
(Assessments paid in advance, included above $4,182 00)		
Total income		124,740 96
Total net resources		$137,836 36

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$50,144 04	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	38,312 46	
Commissions paid or allowed for collecting assessments	2,968 80	
Salaries of managers and agents not paid by commissions	10,053 07	
Other compensations of officers	4,111 08	
Salaries and other compensation of office employés	2,772 40	
Medical examiners' fees, whether paid direct by members or otherwise	158 00	
Rent, $525.00; taxes and fees, $533.46; advertising and printing, $2,045.09	3,103 55	
Traveling expenses	964 90	
All other items, viz.: Office incidentals, $1,002.26; postage, $1,977.26	2,979 52	
Contingents, $371.29; furniture, $936.06	1,307 35	
(Advance assessments applied, included above $2,418 00)		
(Total expenses of management 66,781 13)		
Total disbursements		116,875 17
Balance		$20,961 19

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D	$2,280 00	
Cash in office	447 28	
Cash deposits in banks on emergency or reserve fund account	18,233 91	
Total net or invested assets, as per balance		$20,961 19

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LIABILITIES.

Advance assessments	$2,700 00	
All other (*not* including contingent mortuary) viz.: Agents' commissions	1,131 75	
Total actual liabilities		$3,831 75
Balance, net assets		$17,129 44

CONTINGENT LIABILITIES.

Mortuary claims resisted (number of claims two)	$10,000 00	
Indemnity claims resisted (number of claims one)	500 00	
Total contingent liabilities		$10,500 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31, 1889	7,006	$29,775,500	415	$1,763,750
Policies or certificates written during the year 1890	7,223	30,775,250	421	1,789,250
Total	14,229	$60,550,750	836	$3,553,000
Deduct number and amount which have ceased to be in force during 1890	4,141	17,599,250	360	1,530,000
Total policies or certificates in force December 31, 1890	10,088	$42,951,500	476	$2,023,000
Losses and claims on policies or certificates unpaid December 31, 1890	--------	----------	1	$5,000 00
Losses and claims on policies or certificates incurred during the year 1890	605	$50,144 04	37	1,791 31
Total	605	$50,144 04	38	$6,791 31
Losses and claims on policies or certificates paid during the year 1890	605	$50,144 04	37	$1,791 31
Policies or certificates terminated by death during 1890	3	13,000 00	1	5,000 00
Policies or certificates terminated by lapse during 1890	4,138	17,584,250 00	359	1,525,000 00

MASSACHUSETTS BENEFIT ASSOCIATION.

MASSACHUSETTS.

(Incorporated February 8, 1878; commenced business October 13, 1879.)

Home Office No. 59 State Street, Boston.

G. A. LITCHFIELD, *President.* - - - - - E. S. LITCHFIELD, *Secretary.*

Attorney for Michigan, Roswell Mott, of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31st, 1889 ..... $438,466 44

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:

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Gross amount of membership fees required or represented by applications, *without deduction*	$27,324 50	
Annual dues as per contract, without any deduction whatever	137,215 02	
Assessments: Mortuary and reserve, $1,032,902.76; expense, $29,052.23	1,061,954 99	
Medical examiners' fees paid by applicant	3,298 00	
Total paid by members	$1,229,792 51	
Interest	21,375 52	
Cash received from all other sources, viz.: Sundries	3,974 00	
Total income		$1,255,142 03
Total net resources		$1,693,608 47

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$877,205 05	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	92,671 73	
Commissions paid or allowed for collecting assessments	2,467 06	
Salaries of officers	20,225 02	
Salaries and other compensation of office employés	11,328 80	
Medical examiners' fees, whether paid direct by members or otherwise	7,857 28	
Rent, $3,120.00; taxes, $2,080.64; advertising and printing, $9,971.77	15,172 41	
All other items, viz.: postage, $3,401.45; agency expenses, $14,165.14; traveling expenses, $682.46; legal expenses, $23,979.04; expenses of investment, $650.00; sundries, $2,973.22	45,851 31	
(Total expenses of management $196,073 11)		
Total disbursements		1,073,278 16
Balance		$620,330 31

Idvested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A	$214,662 03	
Loans secured by pledge of bonds, stocks, or other marketable collateral, as per schedule B	33,500 00	
Cost value of bonds and stocks owned absolutely as per schedule D	154,323 92	
Agents' ledger balances	3,154 87	
Cash in office	8,398 86	
Cash deposits in banks on emergency or reserve fund account	200,594 92	
All other deposits	5,195 71	
Total net or invested assets, as per balance	$620,330 31	
Deduct depreciation of assets to bring same to market value	3,789 75	
Total net or invested assets, less depreciation		$616,540 56

NON-INVESTED ASSETS.

Interest accrued	$6,358 50	
Total non-invested assets		6,358 50
Gross assets		$622,899 06

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments reported	$364,800 00	
Total due from members		$364,800 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of policies, forty-seven)	$123,900 00	
Losses in process of adjustment (number of policies, thirty-four)	127,000 00	
Losses reported (number of policies, fourteen)	38,000 00	
Losses resisted (number of policies, five)	21,000 00	
Total contingent mortuary liabilities		$319,900 00

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EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	21,666	$69,441,750 00	1,156	$2,163,000
Policies or certificates written during the year 1890	5,388	12,360,250 00	107	216,500
Total	27,054	$81,802,000 00	1,263	$2,379,500
Deduct number and amount which have ceased to be in force during 1890	3,295	9,293,000 00	357	690,500
Total policies or certificates in force December 31, 1890	23,759	$72,509,000 00	906	$1,689,000
Losses and claims on policies or certificates unpaid December 31, 1889	69	$241,650 00	.....	.....
Losses and claims on policies or certificates incurred during the year 1890	329	1,047,350 00	11	$27,500
Total	398	$1,289,000 00	11	$27,500
Abatement by compromise and disability settlements	.....	91,890 95	.....	7,000
Losses and claims on policies or certificates paid during the year 1890	298	$877,209 05	11	$20,500
Policies or certificates terminated by death during 1890	328	1,047,000 00	11	27,500
Policies or certificates terminated by lapse during 1890	2,967	8,246,000 00	346	663,000

MERCANTILE MUTUAL ACCIDENT ASSOCIATION.

MASSACHUSETTS.

(Incorporated January 4, 1881; commenced business January 24, 1881.

Home Office, No. 18 Postoffice Square, Boston.

WILLIAM B. BROWN *President.* - - - - - WILLIAM L. WELLMAN, *Secretary.*

Attorney for Michigan, J. W. Henderson, of Flint.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889	$12,934 92	
Balance due members' deposits December 31, 1889	432 03	
Net assets		$12,502 89

INCOME DURING YEAR 1890.

Gross amount paid by members to the *Association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$7,101 00	
Annual dues as per contract, without any deduction whatever	10,216 39	
Assessments: mortuary, disability and reserve fund, $21,847.54; expense, $1,129.68	22,977 22	
Total paid by members	$40,294 61	
Interest	442 38	
Cash received from all other sources, viz.: balance due members' deposits for future payments Dec. 31, 1890	481 29	
Total income		41,218 28
Total net resources		$53,721 17

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DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$19,865 57	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		7,825 19	
Salaries of officers, $5,883,51; other compensations of officers, $170		6,003 51	
Salaries and other compensation of office employés		1,279 00	
Medical examiners' fees, whether paid direct by members or otherwise		1,124 00	
Advertising and printing		807 50	
All other items, viz.: postage, $682.45; rent and sundries, $1,216.13		1,898 58	
(Total expenses of management	$18,947 78)		
Total disbursements			$38,813 35
Balance			$14,907 82

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances and office furniture	$1,500		
Cash in office		$1,000 24	
Cash deposits on emergency or reserve fund account		8,372 50	
All other deposits		5,535 08	
Total net or invested assets, as per balance			$14,907 82

LIABILITIES.

Members deposits for future payments		$481 29	
Total actual liabilities			481 29
Balance net assets			$14,426 53

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary and disability assessments, called and not yet due		$2,600 00	
Mortuary and disability assessments resisted	$9,000 00		
Reported	1,250 00		
		10,250 00	
Total due from members			$12,850 00

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment (number of claims five), indemnity		$250 00	
Losses reported (number of claims twenty-five), indemnity		1,250 00	
Losses resisted (number of claims two), mortuary		9,000 00	
Total contingent mortuary and indemnity liabilities			$10,500 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	3,315	$14,081,050 00	.....	.....
Policies or certificates written during the year 1890	1,621	4,092,000 00	98	$330,250 00
Total	4,936	$18,123,050 00	98	$330,250 00
Deduct number and amount which have ceased to be in force during 1890	1,508	4,119,750 00	41	139,000 00
Total policies or certificates in force December 31, 1890	3,433	$14,003,300 00	57	$191,250 00
Losses and claims on policies or certificates unpaid December 31, 1889	20	$11,050 00	None.	.....
Losses and claims on policies or certificates incurred during the year 1890	231	18,865 57	4	$76 43
Total	251	$29,915 57	4	$76 43
Losses and claims on policies or certificates paid during the year 1890	232	$19,865 57	4	$76 43
Policies or certificates terminated by death during 1890	1	5,000 00	None.	.....
Policies or certificates terminated by lapse during 1890	1,502	4,114,750 00	41	139,000 00

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MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION.

MINNESOTA.

(Incorporated February 14, 1879; commenced business February 17, 1879.)

HOME OFFICE, 409 MAIN ST., RED WING.

PETER NELSON, *President.* - - - - - - - - - - - - A. G. ROSING, *Secretary,*

Attorney for Michigan, FRED SANDBERG, of Remus.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$19,689 31

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$9,040 00	
Assessments: mortuary, $48,463.25; expense, $5,169.30; reserve fund, $4,015.35	57,647 90	
Total paid by members	$66,687 90	
Interest, $665.00; gain on bond sold, $200.00	865 00	
Cash received from all sources, viz.: reduction and charge of beneficiaries, $134.00; collection of checks, $25.34; overpayments on assessments, $326.23	485 57	
Balance due agents	489 03	
Total income		68,527 50
Total net resources		$88,216 81

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$54,850 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	9,349 00	
Salaries of officers, $1,000.00; other compensations of officers, $430.05	1,430 05	
Salaries and other compensation of office employés	824 50	
Medical examiners' fees, whether paid direct by members or otherwise	2,290 00	
Rent, fuel and gas, $385.33; advertising, printing, etc., $878.58	1,263 91	
All other items, viz.: state fees, $101.98; stamps and envelopes, $131.30; stationery and box rent, $18.84; attorneys' fees, $75.50; amortizement of premium on bonds, $20.00; railroad fares, $68.98; applied of overpayments on assessments, $291.93; exchange, $25.80; miscellaneous, $22.69	756 97	
(Total expenses of management $15,914 43)		
Total disbursements		70,764 43
Balance		$17,452 38

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D	$11,820 00	
Members' ledger balances	13 01	
Cash in office	5,619 37	
Total net or invested assets, as per balance		$17,452 38

NON-INVESTED ASSETS.

Interest accrued	$301 25	
Total non-invested assets		301 25
Gross assets		$17,753 63

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LIABILITIES.

Losses adjusted, due and unpaid	$5,400 00	
All other (*not* including contingent mortuary), viz.: agents' ledger accounts	489 03	
Total actual liabilities		$5,889 03
Balance, net assets		$11,864 60

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments not yet called for losses unadjusted, $22,750.00; reported, $4,000.00	$26,750 00	
Total due from members		$26,750 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 14)	$22,750 00	
Losses reported (number of claims, 2)	4,000 00	
Total contingent mortuary liabilities		$26,750 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31, 1889	2,767	$4,552,500	12	$11,500
Increase of insurance and restored to membership from 1889	2	8,000	.....	.....
Policies or certificates written during the year 1890	1,145	1,194,000	.....	.....
Total	3,914	$5,754,500	12	$11,500
Deduct number and amount which have ceased to be in force during 1890	530	779,000	2	1,500
Total policies or certificates in force December 31, 1890	3,384	$4,975,500	10	$10,000
Losses and claims on policies or certificates unpaid December 31, 1889	12	$19,500	.....	.....
Losses and claims on policies or certificates incurred during the year 1890	40	67,500	1	$500
Total	52	$87,000	1	$500
Losses and claims on policies or certificates paid during the year 1890	33	$54,850	1	$500
Policies or certificates terminated by death during 1890	40	67,500	1	500
Policies or certificates terminated by lapse during 1890	490	711,500	1	1,000

MUTUAL RESERVE FUND LIFE ASSOCIATION.

NEW YORK.

(Incorporated 1875; commenced business, February 9, 1881.)

HOME OFFICE, No. 38 PARK ROW, NEW YORK CITY.

EDWARD B. HARPER, *President.* - - - - - - - FREDERICK T. BRAMAN, *Secretary*

Attorney for Michigan, NIRAM A. FLETCHER, of Grand Rapids.

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BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$2,512,588 96

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:			
Gross amount of membership fees required or represented by application, *without deduction*		$171,258 37	
Annual dues as per contract, without any deduction whatever		447,343 59	
Assessments: mortuary		2,634,619 24	
Medical examiners' fees paid by applicant		33,204 00	
Total paid by members		$3,286,425 20	
Interest		95,735 55	
Cash received from all other sources, viz.: fees for alterations in policies		622 35	
Special deposits during 1890	$46,214 42		
Applied on assessments and included in No. 3	40,148 66		
		6,065 76	
Total income			3,388,848 86
Total net resources			$5,901,437 82

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$2,146,498 05	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		300,947 86	
Commissions paid or allowed for collecting assessments		109,866 17	
Salaries of managers and agents not paid by commissions		42,775 63	
Salaries of officers		45,240 00	
Salaries and other compensation of office employes		49,277 97	
Medical examiners' fees, whether paid direct by members or otherwise		43,207 30	
Rent, $34,957.46; taxes, $11,986.03; advertising and printing, $61,938.67		108,882 16	
All other items, viz.: legal expenses, $4,891; traveling expenses, $10,798.51; actuarial expenses, $8,605.80, postage, $8,102.46; agency expenses, $14,027.76; general office expenses, $19,912.52; furniture and fixtures, $3,909.97		68,248 02	
Expenses in adjusting and settling death claims		56,315 76	
(Advance assessments applied, included above	$40,148 66)		
(Total expenses of management	824,760 87)		
Total disbursements			2,971,258 92
Balance			$2,930,178 90

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	$2,211,500 00	
Cost value of bonds and stocks owned absolutely	200,825 57	
Agents' ledger balances	97,449 66	
Cash in office	1,041 60	
Cash deposits in banks on emergency or reserve fund account	359,960 23	
All other deposits	46,516 56	
Total net or invested assets		$2,917,293 62

NON-INVESTED ASSETS.

Interest due, $1,125; accrued, $17,993.37	$19,118 37	
Furniture and fixtures	12,885 28	
Market value of bonds and stock over par value, as per schedule D	8,634 43	
Total non-invested assets		40,638 08
Gross assets		$2,957,931 70

LIABILITIES.

Advance assessments	$16,341 51	
All other (*not* including contingent mortuary), viz.: outstanding bond obligations	286,307 96	
Total actual liabilities		302,649 47
Balance, net assets		$2,655,282 23

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CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	$897,900 00	
Mortuary assessments, due and unpaid	14,500 00	
Annual dues in process of collection	45,500 00	
Total due from members	$957,900 00	
Deduct estimated cost of collection	65,653 00	
Net amount due from members		$892,247 00

CONTINGENT MORTUARY LIABILITIES.

Losses approved, not yet due (number of claims thirty-one)	$115,700 00	
Losses in process of adjustment (number of claims ninety-two)	275,900 00	
Losses resisted (number of claims eight)	42,500 00	
All other contingent liabilities	513,142 00	
Total contingent mortuary liabilities		$947,242 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890		BUSINESS IN MICHIGAN DURING 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	53,215	$181,358,200	638	$2,738,500
Policies or certificates written during the year 1890	11,792	37,677,685	73	212,000
Policies or certificates restored during the year 1890	3	20,000		
Total	65,010	$219,055,885	711	$2,950,500
Deduct number and amount which have ceased to be in force during 1890	6,495	22,052,450	100	424,000
Total policies or certificates in force Dec. 31, 1890	58,515	$197,003,435	611	$2,526,500
Losses and claims on policies or certificates unpaid December 31, 1889	125	$466,200	4	$25,000
Losses and claims on policies or certificates incurred during the year 1890	639	2,136,750	6	16,000
Total	764	$2,602,950	10	$41,000
Losses and claims on policies or certificates paid during the year 1890	633	$2,146,498	8	$31,000
Policies or certificates terminated by death during 1890	639	2,136,750	6	16,000
Policies or certificates not taken during 1890	1,123	3,786,800	4	11,000
Policies or certificates terminated by lapse during 1890	4,733	16,128,900	90	397,000

NATIONAL ACCIDENT ASSOCIATION.

INDIANA.

(Incorporated June 1, 1881; commenced business June, 1881.)

HOME OFFICE, NOS. 11 TO 16, TALBOTT BLOCK, INDIANAPOLIS.

THEO. P. HAUGHEY, *President.* - - - - - - - - JOHN A. WILKENS, *Secretary.*

Attorney for Michigan, O. A. DOANE, of Muskegon.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889	$91,040 27

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INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows: Assessments: Indemnity, $37,407.66; expense, $54,509.41	$91,917 07	
Total income		$91,917 07
Total net resources		$182,957 34

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$34,125 11	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	21,929 27	
Commissions paid or allowed for collecting assessments	9,963 25	
Salaries of managers and agents not paid by commissions	2,559 29	
Salaries of officers	3,400 00	
Salaries and other compensation of office employés	3,444 93	
Medical examiners' fees, whether paid direct by members or otherwise	1,818 00	
Rent, $1,059.00; advertising and printing, $3,845.70	4,904 70	
Advance to officers and agents to be re-paid out of future salaries or commissions	2,397 01	
All other items, viz.: postage, $571.92; legal and other expenses $2,516.71; exchange and collections, $828.60; office fixtures, $1,001.05; traveling expenses, $1,514.51	6,432 79	
(Total expenses of management $56,849 24)		
Total disbursements		90,974 35
Balance		$91,982 99

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances	$1,561 07	
Cash deposits in banks on emergency or reserve fund account	1,401 90	
All other deposits	89,020 02	
Total net or invested assets, as per balance		$91,982 99

LIABILITIES.

Losses adjusted, due and unpaid	$525 00	
Total actual liabilities		525 00
Balance, net assets		$91,457 99

CONTINGENT ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due	$8,662 50	
Indemnity assessments, due and unpaid	2,887 50	
Expense assessments, called and not yet due	10,162 50	
Expense assessments due and unpaid	3,387 50	
Total due from members		$25,100 00

CONTINGENT LIABILITIES.

Losses resisted (number of claims four)	$6,000 00	
Total contingent liabilities		6,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31, 1889	7,412	$11,666,000	180	$205,240
Policies or certificates written during the year 1890	10,802	15,061,852	536	551,640
Total	18,214	$26,727,852	716	$756,880
Deduct number and amount which have ceased to be in force during 1890	9,007	13,063,996	359	378,500
Total policies or certificates in force December 31, 1890	9,207	$13,663,856	357	$378,380
Losses and claims on policies or certificates unpaid December 31, 1889				
Losses and claims on policies or certificates incurred during the year 1890				
Total		$34,125 11		

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NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

MASSACHUSETTS.

(Incorporated February 29, 1884; commenced business March, 1884.)

HOME OFFICE, NO. 85 WATER ST., BOSTON.

AUGUSTUS P. MARTIN, *President.* - - - - - - - BENJAMIN F. DYER, *Secretary.*

Attorney for Michigan, LEVI T. GRIFFIN, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889			$35,719 29

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:			
Gross amount of membership fees required or represented by applications, *without deduction*		$46,574 00	
Amount received for re-issuing certificates		50	
Annual dues as per contract, without any deduction whatever		1,142 50	
Assessments		106,136 03	
Total paid by members		$153,853 03	
Interest		306 85	
(Assessments paid in advance, included above	$8,083 65)		
Total income			154,159 88
Total net resources			$189,879 17

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$43,899 69	
Advance payments returned to rejected applicants, $658.50; other fees and assessments returned, $128.25		786 75	
(Total paid to members	$44,686.44)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		45,988 87	
Commissions and expenses paid or allowed for collecting assessments		8,776 90	
Salaries of officers, $6,537.54; other compensations of officers, $552.50		7,090 04	
Salaries and other compensation of office employés		14,054 14	
Medical examiners' fees, whether paid direct by members or otherwise		2,564 59	
Rent, $2,237.05; fees and taxes, $1,130 01; advertising printing, and stationery, $5,603.69		8,970 75	
All other items, viz.: re-insurance, $4; furniture and movables, $17.50; general expenses, $1,815.88; postage, $1,697.52		3,534 90	
Traveling expenses, $332.72; legal and other department expenses, $4,358.41		4,691 13	
(Advance assessments applied, included above	$7,102 37)		
(Total expenses of management	95,671 32)		
Total disbursements			140,357 76
Balance			$49,521 41

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D	$22,901 85	
Agents' ledger balances	2,110 24	
Cash in office	531 46	
Cash deposits in banks on emergency or reserve fund account	23,477 86	
Total net or invested assets	$49,021 41	
Deduct depreciation of assets to bring same to market value	2,807 09	
Total net or invested assets, less depreciation		$46,214 32

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NON-INVESTED ASSETS.

Interest due, $202.50; accrued, $271.85	$474 35	
Furniture and securities	2,459 32	
Bills receivable	500 00	
Total non-invested assets		$3,533 67
Gross assets		$49,748 19

LIABILITIES.

Taxes due and accrued	$100 00	
Advance assessments	3,261 28	
All other (not including contingent mortuary)	500 00	
Total actual liabilities		$3,861 28
Balance net assets		$45,886 91

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Mortuary assessments resisted	$10,000 00	
Indemnity assessments called and not yet due	4,874 50	
Indemnity assessments not yet called for losses unadjusted, $3,908.70; resisted, $2,715.50; reported, $1,716.42	8,340 62	
Total due from members		$23,215 12

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment (number of claims sixty-four)	$3,906 70	
Losses reported (number of claims twenty-one)	1,716 42	
Losses resisted (number of claims eight)	17,590 00	
Total contingent liabilities		$23,215 12

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	7,843	$30,808,750 00	349	$1,365,000 00
Policies or certificates written during the year 1890	9,659	28,910,125 00	769	1,930,875 00
Total	17,502	$59,718,875 00	1,118	$3,295,875 00
Deduct number and amount which have ceased to be in force during 1890	8,129	22,435,125 00	678	1,665,750 00
Total policies or certificates in force December 31, 1890	9,373	$37,283,750 00	440	$1,630,125 00
Losses and claims on policies or certificates unpaid December 31, 1889	7	$8,820 00	1	$520 00
Losses and claims on policies or certificates incurred during the year 1890	916	52,669 69	61	3,308 00
Total	923	$61,489 69	62	$3,828 00
Losses and claims on policies or certificates paid during the year 1890	912	$43,899 69	61	$2,328 22
Policies or certificates terminated by death during 1890	4	16,000 00		
Policies or certificates terminated by lapse during 1890	8,125	22,419,125 00	678	1,665,750 00

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NORTHWESTERN MASONIC AID ASSOCIATION.

ILLINOIS.

(Incorporated June 27, 1874; commenced business July, 1874.

HOME OFFICE, HOME INSURANCE BUILDING, CHICAGO.

DANIEL J. AVERY, *President.* - - - - - - - - JAMES A. STODDARD, *Secretary.*

Attorney for Michigan, CORNELIUS A. GOWER, of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$347,068 80

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$74,592 50	
Assessments: Mortuary, $1,445,390.52; expense, $302,224.15	1,747,614 67	
Total paid by members	$1,822,207 17	
Interest	8,727 46	
Cash received from all other sources, viz.: changing certificates, $413.80; delinquent charges $8,710.20; reinstatement account, $1,577 22; sundry accounts, $1,373.99	7,075 21	
Total income		1,838,009 84
Total net resources		$2,185,078 64

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$1,497,133 34	
Advance payments returned to rejected applicants	8,713 00	
(Total paid to members $1,505,846 34)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	71,022 07	
Commissions paid or allowed for collecting assessments	9,567 62	
Salaries of managers, agents, medical board and assistants not paid by commissions	25,921 86	
Salaries of officers	42,167 04	
Salaries and other compensation of office employés	41,528 61	
Medical examiners' fees, whether paid direct by members or otherwise	14,323 50	
Rent, $8,200.08; advertising, stationery and printing, $9,638.58	17,838 66	
All other items, viz.: sundry accounts from last year, $1,249.15; advance assessments account, $775.21; suspense account, $158.05; bad debts, $363.41; postage, $10,013.80; filing reports, $2,137.04; traveling expenses, $5,422.97; furniture, $800.73; refitting office, $371.07; legal expenses, $1,194.92; incidental expenses, $6,968.11; commuted commissions, $600.00	29,854 46	
(Total expenses of management $252,223.82)		
Total disbursements		1,758,070 16
Balance		$427,008 48

Invested as follows:

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NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D	$261,770 25	
Agents' ledger balances	5,587 63	
Cash in office	149 93	
Cash in hands of treasurer	159,500 67	
Total net or invested assets, as per balance	$427,008 48	
Deduct depreciation of assets to bring same to *market* value	9,970 25	
Total net or invested assets, less depreciation		$417,038 23

NON-INVESTED ASSETS.

Interest accrued	$1,362 48	
Total non-invested assets		1,362 48
Gross assets		$418,400 71

LIABILITIES.

Losses adjusted, due and unpaid	$43,666 66	
Losses resisted	7,500 00	
Advance assessments	36,055 11	
All other (*not* including contingent mortuary), viz.: suspense account, $286.70; sundry accounts, $1,373.99	1,660 69	
Total actual liabilities		88,882 46
Balance, net assets		$329,518 25

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, due and unpaid	$28,696 00	
Mortuary assessments not yet called for losses unadjusted	73,000 00	
Mortuary assessments reported	81,500 00	
Total due from members		$183,196 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims twenty-five)	$73,000 00	
Losses reported (number of claims twenty-eight)	81,500 00	
Total contingent mortuary liabilities		$154,500 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890		Business in Michigan During 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31, 1889	53,040	$145,554,500	3,224	$8,632,500
Policies or certificates written during the year 1890	6,716	16,592,000	358	865,500
Policies or certificates restored during the year 1890	2,130	5,737,500	82	217,500
Total	61,886	$167,884,000	3,664	$9,715,500
Deduct number and amount which have ceased to be in force during 1890	6,909	18,791,500	376	1,014,500
Total policies or certificates in force December 31, 1890	54,977	$149,092,500	3,288	$8,701,000
Losses and claims on policies or certificates unpaid December 31, 1889	94	$244,700	2	$5,000
Losses and claims on policies or certificates incurred during the year 1890	510	1,467,000	13	40,000
Total	604	$1,711,700	15	$45,000
Surrendered certificates	.....	$8,900 00	.....	.....
Losses and claims on policies or certificates paid during the year 1890	534	1,497,133 34	15	$45,000
Policies or certificates terminated by death during 1890	510	1,467,000 00	13	40,000
Policies or certificates terminated by lapse during 1890	6,399	17,324,500 00	363	974,500

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PREFERRED MUTUAL ACCIDENT ASSOCIATION.

NEW YORK.

(Incorporated October 12, 1885; commenced business October, 28, 1885.)

PHINEAS C. LAUNSBURY, *President.* - - - - KIMBALL C. ATWOOD, *Secretary.*

Attorney for Michigan, J. S. PIERCE, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889			$47,451 94

INCOME DURING THE YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:			
Gross amount of membership fees required or represented by applications, *without deduction*		$75,030 00	
Assessments: mortuary and indemnity		189,375 00	
Total paid by members		$264,405 00	
Interest		54 75	
Cash received from all other sources, viz.:			
From members for future assessments	$38,678 20		
Less applied to assessments as due	35,364 00		
		3,314 20	
Total income			267,773 95
Total net resources			$315,225 89

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$87,050 03	
Advance payments returned to rejected applicants		382 00	
(Total paid to members	$87,432 03)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		73,328 50	
Salaries and other compensations of officers, including printing, stationery, office rent, gas and miscellaneous		92,387 60	
Medical examiners' fees, whether paid direct by members or otherwise		7,112 00	
All other items, viz.: traveling expenses, $975.43; legal expenses, $2,992.87		3,968 30	
Furniture, account books, etc		1,577 28	
(Advance assessments applied, included above	$35,364 00)		
(Total expenses of management	178,373 68)		
Total disbursements			265,805 71
Balance			$49,420 18

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances	$4,108 87	
Cash in office	2,643 22	
Cash deposits in banks on emergency or reserve fund account	29,335 24	
All other deposits	13,332 85	
Total net or invested assets as per balance		$49,420 18

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LIABILITIES.

Salaries, rents and office expenses due and accrued	$10,095 30	
Advance assessments	8,918 00	
Total actual liabilities		$19,013 30
Balance, net assets		$30,406 88

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Mortuary assessments not yet called for losses unadjusted, $6,000.00: reported, $15,000.00	$21,000 00	
Indemnity assessments, called and not yet due	69,171 00	
Indemnity assessments, due and unpaid	16,827 00	
Indemnity assessments not yet called for losses unadjusted, $2,141.07: reported, $4,850.00	6,991 07	
Total due from members	$113,989 07	
Deduct estimated cost of collection	12,850 00	
Net amount due from members		$101,139 07

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted, not yet due (number of claims { mortuary, 1)	$5,000 00	
Losses adjusted, not yet due (number of claims { indemnity, 71)	6,321 42	
Losses in process of adjustment (number of claims { mortuary, 1)	1,000 00	
Losses in process of adjustment (number of claims { indemnity, 22)	1,680 36	
Losses reported (number of claims, 97—indemnity	4,850 00	
Losses resisted (number of claims { mortuary, 3)	15,000 00	
Losses resisted (number of claims { indemnity, 5)	460 71	
Total contingent liabilities		$34,312 49

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31, 1889	15,477	$77,385,000		
Policies or certificates written during the year 1890	25,010	122,027,100	673	$3,331,700
Total	40,487	$199,412,100	673	$3,331,700
Deduct number and amount which have ceased to be in force during 1890	15,735	78,675,000	238	1,190,000
Total policies or certificates in force December 31, 1890	24,752	$120,737,100	435	$2,141,700
Losses and claims on policies or certificates unpaid December 31, 1889	63	$5,213 20	2	$35 71
Losses and claims on policies or certificates incurred during the year 1890	1,007	93,371 45	16	842 85
Total	1,070	$98,584 65	18	$878 56
Losses and claims on policies or certificates paid during the year 1890	936	$87,050 08	16	$842 85
Policies or certificates terminated by death during 1890	5	25,000 00		
Policies or certificates terminated by lapse during 1890	15,730	78,650,000 00	238	1,190,000

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RAILWAY OFFICIALS AND EMPLOYÉS ACCIDENT ASSOCIATION.*

INDIANA.

(Incorporated June 14, 1889; commenced business June 14, 1889.)

HOME OFFICE, NOS. 24 TO 32 INGALLS BLOCK, INDIANAPOLIS.

LAFAYETTE D. HIBBARD, *President*. - - - - WM. K. BELLIS, *Secretary*.

Attorney for Michigan, RUSSELL C. OSTRANDER, of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$9,689 22

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$3,215 29	
Assessments: expense, $95,473.09; indemnity, $95,473.09	190,946 18	
Total paid by members	$194,161 47	
Interest	15 00	
Total income		194,176 47
Total net resources		$203,865 69

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$91,180 94	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	44,342 90	
Commissions paid or allowed for collecting assessments	6,222 27	
Salaries of managers and agents not paid by commissions	2,884 65	
Salaries of officers	6,540 77	
Salaries and other compensation of office employés	9,474 15	
Medical examiners' fees, whether paid direct by members or otherwise	219 00	
Rent $1,163.08; advertising and printing $4,941.51	6,104 59	
All other items, viz.: traveling expenses, $3,362.66; legal expenses, $33.00	3,395 66	
Office furniture, $1,485.85; postage, $1,431.63	2,917 48	
Insurance Commissioner, $477.00; general expense, $7,741.98	8,218 98	
(Total expenses of management $90,320 45)		
Total disbursements		181,501 39
Balance		$22,364 30

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances	$6,163 78	
Cash deposits in banks on emergency or reserve fund account	11,000 00	
All other deposits	5,200 52	
Total net or invested assets, as per balance		$22,364 30

* Formerly Railway Officials and Conductors.

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NON-INVESTED ASSETS.

Cash orders for assessment calls in hands of paymasters and others	$185,722 30	
Fixtures, furniture and supplies	2,500 00	
Total non-invested assets		$188,222 30
Gross assets		$210,586 60

LIABILITIES.

None.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	1,935	$4,590,225		
Policies or certificates written during the year 1890	15,469	31,388,435	283	$804,750
Total	17,404	$35,978,660	283	$804,750
Deduct number and amount which have ceased to be in force during 1890	1,683	3,637,305	30	76,500
Total policies or certificates in force December 31, 1890	15,721	$32,341,355	253	$728,250
Losses and claims on policies or certificates unpaid December 31, 1889	None.		None.	
Losses and claims on policies or certificates incurred during the year 1890	1,436	$91,180 94	22	$1,055 83
Losses and claims on policies or certificates paid during the year 1890	1,436	$91,180 94	22	$1,055 83
Policies or certificates terminated by death and disability during 1890	37	39,430 14	None.	
Policies or certificates terminated by lapse during 1890	1,646	3,597,875 00	30	76,500 00

SCANDINAVIAN MUTUAL AID ASSOCIATION.

ILLINOIS.

(Incorporated September 12, 1883: commenced business October 26, 1883.)

Home Office, No. 207 Main St., Galesburg.

S. P. A. LINDAHL, *President.* - - - - - - - - - - NELS NELSON, *Secretary.*

Attorney for Michigan, Rev. Olans Chilleen, of Whitehall.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889	$23,999 45

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by applications, *without deduction*	$9,987 00

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Assessments: mortuary, $95,913.45; expense, $8,323; advance assessments, $120.69	$104,357 14	
Medical examiners' fees paid by members	2,300 00	
Total paid by members	$116,644 14	
Interest	570 00	
Cash received from all other sources, viz.: re-instatements, $314.60; previous shortage, $83.70; fines, $2.00	400 30	
(Assessments paid in advance, included above $1,965 99)		
Total income		$117,614 44
Total net resources		$141,613 89

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$91,566 66	
Advance payments returned to rejected applicants	70 05	
(Total paid to members $91,636.71)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	8,848 88	
Salaries of managers and agents not paid by commissions	550 00	
Salaries of officers, $3,050; other compensations of officers, $213	3,263 00	
Salaries and other compensation of office employes	2,807 03	
Medical examiners' fees, whether paid direct by members or otherwise	2,319 00	
Rent, $155; advertising and printing, $719.75	874 75	
All other items, viz.: postage, $2,066.52; traveling expenses, $128.95; office fixtures, $146.24; conference and insurance department fees, $235.23; fuel and light, $76.32; legal services, $114.40; miscellaneous, $1.85	2,789 51	
(Advance assessments applied, included above $1,845 30)		
(Total expenses of management 21,452 17)		
Total disbursements		113,088 88
Balance		$28,525 01

Invested as follows:

NET OR INVESTED ASSETS.

Cost value of bonds owned absolutely, as per schedule D (emergency fund)	$22,511 25	
Agents' ledger balances	1,077 90	
Cash in office	519 70	
Cash deposits in banks on emergency or reserve fund account	1,712 60	
All other deposits	2,703 56	
Total net or invested assets, as per balance	$28,525 01	
Deduct depreciation of assets to bring same to market value	731 25	
Total net or invested assets, less depreciation		$27,793 76

LIABILITIES.

Losses adjusted, due and unpaid	$320 20	
Salaries, rents and office expenses due and accrued	1,129 05	
Advance assessments	218 14	
Total actual liabilities		1,667 39
Balance, net assets		$26,126 37

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	$6,539 80	
Mortuary assessments, not yet called for losses unadjusted, $7,000; reported $25,000	32,000 00	
Total due from members		$38,539 80

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 7)	$12,800 00	
Losses reported (number of claims, 14	25,000 00	
Total contingent mortuary liabilities		$37,800 00

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EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	6,448	$9,307,500	202	$247,500
Policies or certificates written during the year 1890	1,534	1,900,000	103	110,500
Total	7,982	$11,207,500	305	$358,000
Deduct number and amount which have ceased to be in force during 1890	466	657,500	27	30,500
Total policies or certificates in force December 31, 1890	7,516	$10,550,000	278	$327,500
Losses and claims on policies or certificates unpaid Dec. 31, 1889	20	$29,500	1	$2,000
Losses and claims on policies or certificates incurred during the year 1890	61	100,000	.....	.....
Total	81	$129,500	1	$2,000
Losses and claims on policies or certificates paid during the year 1890	60	$91,566 66	1	$2,000
Policies or certificates terminated by death during 1890	61	100,000 00	.....	.....
Policies or certificates terminated by lapse during 1890	405	557,500 00	27	30,500

SECURITY MUTUAL LIFE ASSOCIATION.

NEW YORK.

(Incorporated November 6, 1886; commenced business January 3, 1887.)

HOME OFFICE, PHELPS BANK BUILDING, COURT AND CHANANGO STS., BINGHAMTON.

H. J. GAYLORD, *President.* - - - - - - - - - CHARLES M. TURNER, *Secretary.*

Attorney for Michigan, E. R. BEECHER, of Yale.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889	$66,572 59

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$8,950 00	
Annual dues as per contract, without any deduction whatever	14,616 69	
Assessments: mortuary, $44,677.39; reserve, $14,187.51	58,864 90	
Total paid by members	$82,431 59	
Interest, $2,130.27; rent, $278.20	2,408 47	
Advance to agents repaid	1,770 96	
Cash received from all other sources, viz.: exchange	7 15	
Total income		86,618 17
Total net resources		$153,190 76

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DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$29,000 00	
Advance payments returned		27 10	
(Total paid to members	$29,027 10)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		13,215 48	
Commissions paid or allowed for collecting assessments		924 34	
Salaries of managers and agents not paid by commissions		629 56	
Salaries and other compensation of office employés		3,112 00	
Medical examiners' fees, whether paid direct by members or otherwise		3,247 50	
Rent, $589.50; taxes, $256.75; advertising and printing, $1,708.65		2,554 90	
Advanced to officers and agents to be repaid out of future salaries or commissions		1,590 17	
All other items, viz.: exchange, $39.59; office expense, janitor, gas, express telegrams, etc., $432.46; postage, $436.71; furniture and fixtures, $436.86; law, $411.10; insurance, $37.50; reserve, expense, accrued interest, premiums on bonds, etc., $180.30		1,974 52	
(Total expenses of management	$27,248.47)		
Total disbursements			$56,275 57
Balance			$96,915 19

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate as per schedule A	$30,300 00	
Cost value of bonds and stocks owned absolutely, as per schedule D	1,000 00	
Agents' ledger balances	1,222 57	
Cash in office	3,547 93	
Cash deposits in banks on emergency or reserve fund account	3,564 12	
All other deposits	57,280 57	
Total net or invested assets, as per balance	$96,915 19	
Deduct depreciation of assets to bring same to *market* value	180 79	
Total net or invested assets, less depreciation		$96,734 40

NON-INVESTED ASSETS.

Interest due, $75.00; accrued, $252.31	$327 31	
Furniture and fixtures	2,500 00	
Market value of bonds and stock over cost, as per schedule D	25 85	
Total non-invested assets		2,853 16
Gross assets		$99,587 56

LIABILITIES.

Salaries, rents and office expenses due and accrued	$411 00	
Advance assessments	381 79	
All other (*not* including contingent mortuary), viz.: medical examiners' fees, advertising, printing, etc.	869 50	
Total actual liabilities		1,662 29
Balance, net assets		$97,925 27

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	$16,145 10	
Mortuary assessments due and unpaid	1,798 39	
Total due from members	17,943 49	
Deduct estimated cost of collection	340 00	
Net amount due from members		$17,603 49

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, one) (two policies)	$10,000 00	
Losses resisted (number of claims one)	5,000 00	
Total contingent mortuary liabilities		$15,000 00

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EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	Number.	*Amount.*	*Number.*	*Amount.*
Policies or certificates in force December 31, 1889	1,893	$3,573,500	47	$80,000
Policies or certificates written during the year 1890	1,244	2,076,500	154	208,000
Policies or certificates revised during the year 1890	10	19,000	.....	.....
Total	3,147	$5,669,000	201	$283,000
Deduct reductions $8,000 and number and amount which have ceased to be in force during 1890	522	854,500	48	53,500
Total policies or certificates in force December 31, 1890	2,625	$4,814,500	153	$229,500
Losses and claims on policies or certificates unpaid December 31, 1889	1	$5,000	None.	.....
Losses and claims on policies or certificates incurred during the year 1890	13	43,500	2	$5,000
Total	14	$48,500	2	$5,000
Losses and claims on policies or certificates paid during the year 1890	11	$29,000	2	$5,000
Policies or certificates terminated by death during 1890	13	43,500	2	5,000
Policies or certificates terminated by lapse during 1890	304	521,500	16	16,500

TOTAL ABSTINENCE LIFE ASSOCIATION OF AMERICA.

ILLINOIS.

(Incorporated July 24, 1889; commenced business July 24, 1889.)

Home Office, Royal Insurance Building, Chicago.

WILLIAM F. SINGLETON, *President.* - - - - - - - - - A. BONNELL, *Secretary.*

Attorney for Michigan, G. H. Holman, of Flint.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889	$12,659 27

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$15,710 00	
Annual dues as per contract, without any deduction whatever	19,415 36	
Assessments: mortuary	75,580 31	
Medical examiners' fees paid by applicant	2,962 00	
Total paid by members	$113,667 67	
Interest	700 12	
Total income		$114,367 79
Total net resources		$127,027 06

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DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$67,500 00	
Advance payments returned to rejected applicants		33 28	
Total due to members	$67,533 28		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		17,676 61	
Other compensations of officers		97 00	
Salaries and other compensation of office employes		7,939 67	
Medical examiners' fees, whether paid direct by members or otherwise		3,083 00	
Rent, $720; advertising and printing, $4,556.49		5,276 49	
Advanced to officers and agents to be repaid out of future salaries or commissions		200 00	
All other items, viz.: interest, $62.37; stationery, $170.99; premium on bonds, $53; postage, $2,089.93; sundries, $1,607.21		3,983 50	
(Total expenses of management	$38,256 27)		
Total disbursements			$105,789 55
Balance			$21,237 51

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account	$19,000 00	
Cash, mortuary fund	2,147 47	
All other deposits	90 04	
Total net or invested assets, as per balance		$21,237 51

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, due and unpaid	$1,000 00	
Mortuary assessments, not yet called for losses unadjusted, $16,500; resisted, $2,000; reported, $8,000	26,500 00	
Total due from members		$27,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims three)	$3,000 00	
Losses in process of adjustment (number of claims seven)	16,500 00	
Losses reported (number of claims two)	5,000 00	
Losses resisted (number of claims one)	2,000 00	
All other contingent liabilities, one	1,000 00	
Total contingent mortuary liabilities		$27,500 00

EXHIBIT OF CERTIFICATES OR POLICIES -NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1890.		BUSINESS IN MICHIGAN DURING 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	4,064	$9,464,000	.....	.....
Policies or certificates written during the year 1890	1,492	3,174,500	25	51,500
Total	5,556	$12,638,500	25	51,500
Deduct number and amount which have ceased to be in force during 1890	729	1,810,000	.....	.....
Total policies or certificates in force December 31, 1890	4,827	$10,828,500	25	$51,500
Losses and claims on policies or certificates unpaid Dec. 31, 1889	14	27,500	.....	.....
Losses and claims on policies or certificates incurred during the year 1890	29	66,500	.....	.....
Total	43	$94,000	.....	.....
Losses and claims on policies or certificates paid during the year 1890	30	$67,500	.....	.....
Policies or certificates terminated by death during 1890	43	94,000	.....	.....
Policies or certificates terminated by lapse during 1890	686	1,716,000	.....	.....

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UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

IOWA.

(Incorporated February 5, 1884; commenced business February, 1886.)

HOME OFFICE, MASONIC TEMPLE, COUNCIL BLUFFS.

JOSEPH R. REED, *President.* - - - - - WILLIAM J. JAMESON, *Secretary.*

Attorney for Michigan, FRANK E. ROBSON, of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$106,578 01

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$20,340 00	
Assessments: mortuary, $138,997.95; expense, $46,352.25	185,390 20	
Total paid by members	$205,730 20	
Interest	7,034 66	
Cash received from all other sources, viz.: guarantee fund	22,335 00	
Exchange	52 11	
Certificate expense	18 00	
Total income		235,220 97
Total net resources		$341,798 98

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$162,500 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	20,340 00	
Commissions paid or allowed for collecting assessments	3,261 32	
Salaries of managers and agents not paid by commissions	8,443 44	
Salaries of officers and clerk hire	10,062 08	
Medical examiners' fees, whether paid direct by members or otherwise	2,733 00	
Advertising and printing	2,008 45	
All other items, viz.: postage, $1,440.73; general fund, $298.88	1,739 61	
Expense, $5,801.47; advance assessment, $103.68	5,905 15	
(Total expenses of management $54,493 05)		
Total disbursements		$216,993 05
Balance		$124,805 93

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances	$3,502 78	
Cash in office	18 15	
Cash deposits in banks on emergency or reserve fund account	10,000 00	
All other deposits: guarantee funds	111,285 00	
Total net or invested assets, as per balance	124,805 93	
Deduct depreciation of assets to bring same to market value	2,793 47	
Total net or invested assets, less depreciation		$122,012 46

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NON-INVESTED ASSETS.

Interest due	$7,528 77	
Total non-invested assets		$7,528 77
Gross assets		$129,541 23

LIABILITIES.

Advance assessments	$229 62	
Total actual liabilities		$229 62
Balance net assets		$129,311 61

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses adjusted	$27,500 00	
Total due from members		$27,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 11)	$27,500 00	
Total contingent mortuary liabilities		$27,500 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	8,083	$20,207,500	18	$45,000
Policies or certificates written during the year 1890	2,242	5,605,000	146	146,000
Total	10,325	$25,812,500	164	$410,000
Deduct number and amount which have ceased to be in force during 1890	2,401	6,002,500	3	7,500
Total policies or certificates in force December 31, 1890	7,924	$19,810,000	161	$402,500
Losses and claims on policies or certificates unpaid December 31, 1889	14	$35,000	None.	.....
Losses and claims on policies or certificates incurred during the year 1890	62	155,000	.....	.....
Total	76	$190,000	.....	.....
Losses and claims on policies or certificates paid during the year 1890	65	$162,500	None.	.....
Policies or certificates terminated by death during 1890	62	155,000	.....	.....
Policies or certificates terminated by lapse during 1890	2,339	5,847,500	3	7,500

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UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

NEW YORK.

(Incorporated 1868; re-incorporated 1883; commenced business November 3, 1877.)

HOME OFFICE, NOS. 320, 322 AND 324 BROADWAY, NEW YORK CITY.

CHARLES B. PEET, *President.* - - - - - - JAMES R. PITCHER, *Secretary.*

Attorney for Michigan, H. R. JOSSELYN, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$143,810 55

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$64,048 00	
Annual dues as per contract, without any deduction whatever	4,046 00	
Assessments: Expense, $442,575.00; indemnity, $365,128.00; deposits, $34,998.64	842,701 64	
Total paid by members	$910,795 64	
Interest	2,328 13	
Cash received from all other sources, viz.: emergency fund contribution	45,000 00	
(Assessments paid in advance, included above $243,875 73)		
Total income		958,123 77
Total net resources		$1,101,934 32

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$384,124 82	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	134,312 91	
Commissions paid or allowed for collecting assessments	24,465 32	
Salaries of managers and agents not paid by commissions	99,314 01	
Salaries of officers	21,001 62	
Salaries and other compensation of office employés	86,771 36	
Medical examiners' fees, whether paid direct by members or otherwise	16,364 74	
Rent, $21,841.71; taxes, $5,419.12; advertising and printing, $36,310.73	63,571 56	
All other items, viz.: furniture, $2,781.32; postage and exchange, $25,326.28;	28,107 60	
Traveling expenses, $9,389.70; legal expenses, $12,357.20	21,696 90	
Books and stationery, $9,502.20; miscellaneous charges, $11,053.55	20,555 75	
(Advance assessments applied, included above $244,913 08)		
(Total expenses of management 516,161 77)		
Total disbursements		900,286 59
Balance		$201,647 73

Invested as follows:

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A	$87,000 00	
Cost value of bonds and stocks owned absolutely, as per schedule D	11,837 47	
Agents' ledger balances	4,631 94	
Cash in office	2,682 21	
Cash deposits in banks on emergency or reserve fund account	13,000 00	
All other deposits	82,506 11	
Total net or invested assets as per balance		$201,647 73

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LIABILITIES.

Accounts payable, including all unpaid bills and notes (estimated)	$6,000 00	
Advance assessments	46,698 57	
All other (*not* including contingent mortuary), viz.: special deposits	36,035 94	
Total actual liabilities		$88,734 51
Balance net assets		$112,913 22

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES.)

Indemnity assessments, called and not yet due	$13,040 00	
Mortuary assessments not yet called for losses unadjusted, $27,000.00; resisted, $20,000.00	47,000 00	
Indemnity assessments not yet called for losses unadjusted, $766.05; resisted, $3,000.00	3,766 05	
Mortuary assessments reported	10,000 00	
Indemnity assessments reported	11,955 37	
Total due from members	$85,761 42	
Deduct estimated cost of collection	3,600 00	
Net amount due from members		$82,161 42

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment (number of claims: mortuary, five)	$27,000 00	
Indemnity claims, twenty-eight	766 05	
Mortuary losses reported	10,000 00	
Indemnity losses reported (number of claims, one hundred and twenty-four)	11,955 37	
Mortuary losses resisted	20,000 00	
Indemnity losses resisted (number of claims, two)	3,000 00	
Total contingent liabilities		$72,721 42

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Total Business of 1890.		Business in Michigan During 1890.	
	No.	*Amount.*	*No.*	*Amount.*
Policies or certificates in force December 31, 1889	52,541	$254,313,750	1,826	$8,973,000
Policies or certificates written during the year 1890	32,185	151,311,450	619	2,873,500
Number and amount re-instated during the year	.....	.....	3	10,500
Total	84,726	$405,625,200	2,448	$11,857,000
Deduct number and amount which have ceased to be in force during 1890	29,344	135,327,700	743	3,520,000
Total policies or certificates in force December 31, 1890	55,382	$270,297,500	1,705	$8,337,000
Losses and claims on policies or certificates unpaid December 31, 1889	.....	$69,789 96	4	$173 21
Losses and claims on policies or certificates incurred during the year 1890	.....	387,056 28	128	8,531 64
Total	.....	$456,846 24	132	$8,704 85
Losses and claims on policies or certificates paid during the year 1890	3,400	$384,124 82	127	$8,390 57
Policies or certificates terminated by death during 1890	31	160,000 00	.....	.....
Policies or certificates terminated by lapse during 1890	30,181	139,450,200 00	743	3,520,000 00

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APPLICATION STATEMENT.*

AMERICAN MUTUAL ACCIDENT ASSOCIATION.

WISCONSIN.

(Incorporated May, 1888; commenced business March, 1889.)

HOME OFFICE, ALGOMA BUILDING, OSHKOSH.

J. D. CAMPBELL, *President.* - - - - - - - W. P. HOBART, *Secretary.*

Attorney for Michigan, JAY P. LEE, of Lansing.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$1,024 01

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$6,757 50	
Assessments	13,597 77	
Total paid by members	$20,355 27	
Total income		20,355 27
Total net resources		$21,379 28

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$7,403 75	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	6,757 50	
Salaries of officers	1,144 64	
Rent, $350.00; expense account, $265.28; advertising and printing, $465.49	1,080 77	
All other items, viz.: postage, etc.	454 16	
All other incidental expenses	399 63	
(Total expenses of management $9,836 70)		
Total disbursements		17,240 45
Balance		$4,138 83

Invested as follows:

NET OR INVESTED ASSETS.

Cash in office	$375 42	
Cash deposits in banks on emergency or reserve fund account	3,763 41	
Total net or invested assets, as per balance		$4,138 83

* Filed and association authorized April 7, 1891.

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NON-INVESTED ASSETS.

Rents due	$72 50	
Office furniture	50 00	
Total non-invested assets		$122 50
Gross assets		$4,261 33

LIABILITIES.

Salaries, rents and office expenses due and accrued	$951 75	
Total actual liabilities		951 75
Balance, net assets		$3,309 58

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1)	$1,000 00	
Total contingent mortuary liabilities		$1,000 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

BUSINESS IN MICHIGAN DURING 1890—NONE.

	TOTAL BUSINESS OF 1890.	
	Number.	*Amount.*
Policies or certificates in force December 31, 1889	708	
Policies or certificates written during the year 1890	2,703	
Total	3,411	
Deduct number and amount which have ceased to be in force during 1890	1,605	
Total policies or certificates in force December 31, 1890	1,806	$1,853,450 00
Losses and claims on policies or certificates incurred during the year 1890	219	$7,403 75

APPLICATION STATEMENT.

METROPOLITAN ACCIDENT ASSOCIATION.*

ILLINOIS.

(Incorporated January 20, 1885; commenced business January 20, 1885.)

HOME OFFICE, NO. 169 JACKSON ST., CHICAGO.

H. G. SAVAGE, *President.* - - - - - - - - - - - - - S. SMITH, *Secretary.*

Attorney for Michigan, GEORGE P. WANTY, of Grand Rapids.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889	$3,815 12

* Filed and association authorized April 7, 1891.

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INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$7,354 80	
Annual dues as per contract, without any deduction whatever	11,961 24	
Assessments: indemnity, $9,970.36; expense, $3,813.15	13,783 51	
Total paid by members	$33,099 55	
Interest	21 24	
Total income		$33,120 79
Total net resources		$36,935 91

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$10,225 36	
Advance payments returned to rejected applicants		3,104 69	
Total paid to members	$13,330 05		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		4,547 34	
Commissions paid or allowed for collecting assessments		1,043 10	
Salaries of officers, $2,950; other compensations of officers, $250		3,200 00	
Salaries and other compensation of office employes		2,410 98	
Medical examiners' fees, whether paid direct by members or otherwise		678 40	
Rent, $649.50, taxes, $90.63; advertising and printing, $1,706.26		2,446 39	
All other items, viz.: sundries, $642.43; furniture, $85.32		727 75	
Postage, $716.28; forfeits, $9.48		725 76	
Traveling expenses, $478.50; legal expenses, $196.50		675 00	
(Total expenses of management	$16,454 72)		
Total disbursements			29,784 77
Balance			$7,151 14

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances	$557 67	
Cash in office	975 71	
All other deposits	5,656 70	
Total net or invested assets		$7,190 08

NON-INVESTED ASSETS.

Furniture, $450; supplies, $125.11	$575 11	
Total non-invested assets		575 11
Gross assets		$7,765 19

LIABILITIES.

Salaries, rents and office expenses due and accrued	$614 05	
Total actual liabilities		614 05
Balance, net assets		$7,151 14

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Annual dues, called and not yet due	$5,600 49	
Annual dues, due and unpaid	3,122 24	
Mortuary assessments, not yet called for losses unadjusted, one	535 00	
Total due from members	$9,257 73	
Deduct estimated cost of collection	250 00	
Net amount due from members		$9,007 73

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CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims one)	$535 00	
Total contingent mortuary liabilities		$535 00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

BUSINESS IN MICHIGAN DURING 1890.—None.

	TOTAL BUSINESS OF 1890.	
	No.	*Amount.*
Policies or certificates in force December 31, 1889	2,234	$6,893,100 00
Policies or certificates written during the year 1890	2,629	4,120,350 00
Total	4,863	$11,013,450 00
Deduct number and amount which have ceased to be in force during 1890	1,874	2,442,750 00
Total policies or certificates in force December 31, 1890	2,989	$8,570,700 00
Losses and claims on policies or certificates unpaid December 31, 1889	None.	
Losses and claims on policies or certificates incurred during the year 1890	390	10,225 26
Losses and claims on policies or certificates paid during the year 1890	390	$10,225 26
Policies or certificates terminated by death during 1890	None.	
Policies or certificates terminated by lapse during 1890	1,874	2,442,750 00

APPLICATION STATEMENT*

NATIONAL ACCIDENT SOCIETY.

NEW YORK.

(Incorporated November 2, 1885; commenced business December 15, 1885.)

HOME OFFICE, No. 290 BROADWAY, NEW YORK CITY.

JOHN W. HARMAN, *President.* - - - - - - - - - JOS. J. BARNUM, *Secretary.*

Attorney for Michigan, FRANK LODGE, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$3,381 41

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$12,475 00	
Assessments: Indemnity, $13,108.91; expense, $8,824.69	21,933 60	
Total paid by members	$34,408 60	

* Filed and society authorized April 8, 1891.

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Cash received from all other sources, viz. From Grattan Agency Co. in settlement of expense account	$9,[illegible] 16	
Assessments paid in advance, included above	$[illegible]	
Total receipts		$44,115 50
Total cash transactions		$47,429 91

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (mortuary and indemnity) paid	$6,[illegible]5 24	
Expense incurred and paid, connected with and part of assessments on account of losses and claims	12,[illegible]73 09	
Expense incurred and paid in adjusting assessments	1[illegible] 17	
Legal expenses	1,514 99	
Salaries and other compensation of officers and clerks	5,[illegible]22 00	
Rent, $[illegible], advertising and printing, $2,[illegible]	2,[illegible]5 53	
All other items	3,[illegible]4 85	
Total expense of management	$[illegible]	
Total disbursements		36,008 78
Balance		$11,491 13

Invested as follows:

NET OR INVESTED ASSETS.

Cash in office	$5,295 55	
Cash deposits in banks on emergency or reserve fund account	4,341 61	
All other deposits	1,853 97	
Total net or invested assets, as per balance		$11,491 13

NON-INVESTED ASSETS.

Office furniture	$1,105 00	
Total non invested assets		1,105 00
Gross assets		$12,596 13

LIABILITIES.

Advance assessments	$743 00	
All other (not including contingent mortuary)	580 15	
Total actual liabilities		1,323 15
Balance, net assets		$11,272 98

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Mortuary assessments not yet called for losses unadjusted $2,700.00; resisted $10,000.00	$5,700 00	
Mortuary assessments reported $10,000; probable liability $500	500 00	
Indemnity assessments called and not due	8,586 00	
Indemnity assessments not yet called for losses unadjusted, $879.97; resisted $50.00; reported, $391.42	1,321 39	
Total due from members		$16,107 39

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Mortuary losses adjusted, not yet due, (number of claims two)	$2,700 00	
Indemnity losses in process of adjustment (number of claims fourteen)	879 97	
Indemnity losses reported (number of claims thirteen)	391 42	
Mortuary losses reported $10,000; probable liability $500.00	500 00	
Indemnity losses resisted (number of claims one)	50 00	
Mortuary losses resisted	3,000 00	
Total contingent liabilities		$7,521 39

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EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

BUSINESS IN MICHIGAN DURING 1890.—NONE.

	TOTAL BUSINESS OF 1890.	
	Number	*Amount.*
Policies or certificates in force December 31, 1889	2,751	$10,453,500
Policies or certificates written during the year 1890	2,599	10,695,500
Number and amount reinstated during 1890	543	2,443,500
Total	5,893	$23,592,500
Deduct number and amount which have ceased to be in force during 1890	2,319	9,997,500
Total policies or certificates in force December 31, 1890	3,574	$13,595,000
Losses and claims on policies or certificates unpaid December 31, 1889	.....	$9,285 68
Losses and claims on policies or certificates incurred during the year 1890	.....	16,086 65
Total	.....	$25,372 33
Losses and claims on policies or certificates paid during the year 1890	151	$9,065 24

APPLICATION STATEMENT.*

NATIONAL BENEVOLENT ASSOCIATION.

MINNESOTA.

(Incorporated March 31, 1887; commenced business June 13, 1887.)

HOME OFFICE, No. 402 KASOTA BLOCK, MINNEAPOLIS.

P. B. CRANE, *President.* - - - - - - - - - - - C. H. MERO, *Secretary.*

Attorney for Michigan, I. A. BASSETT, of Ironwood.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$5,102 36

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*, including restorations	$27,834 64	
Assessments: mortuary, $100,668.00; expense, $33,545.30; advance assessments, $497.25	134,710 55	
Medical examiners' fees paid by applicant, estimated	2,407 00	
Total paid by members	$164,952 19	
Interest	5,563 71	
Cash received from all other sources, viz.: guarantee fund, cash, $2,014.21; notes, $30,087.50; guarantee fund, notes on hand, $109,150.29 (Assessments paid in advance, included above $497 25)	141,252 00	
Total income		311,767 90
Total net resources		$316,870 26

* Filed and association authorized March 20, 1891.

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DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$124,000 00	
Advance payments returned to rejected applicants	1,385 60	
(Total paid to members $125,385 60)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	23,422 10	
Salaries of managers and agents not paid by commissions	1,295 76	
Salaries of officers	7,600 00	
Salaries and other compensation of office employés	1,899 75	
Medical examiners' fees, whether paid direct by members or otherwise, estimated	3,282 25	
Rent, $560.00; advertising and printing, $834.05	1,394 05	
All other items, viz.: postage, $1,900.77; furniture and fixtures, $42.00; traveling, legal and contingent expenses, $2,890.14; advance assessments applied, $509.72	5,342 63	
Loaned to Mrs. Susan Fox beneficiary	200 00	
(Total expenses of management $45,036 54)		
Total disbursements		$170,422 14
Balance		$146,448 12

Invested as follows:

NET OR INVESTED ASSETS.

Agents' ledger balances	$3,100 05	
Cash in office	519 72	
Guarantee fund notes	139,237 79	
All other deposits	3,590 56	
Total net or invested assets, as per balance	$146,448 12	
Deduct depreciation of assets to bring same to market value	1,500 00	
Total net or invested assets, less depreciation		$144,948 12

NON-INVESTED ASSETS.

Interest accrued	$3,500 00	
Total non-invested assets		3,500 00
Gross assets		$148,448 12

LIABILITIES.

Advance assessments	$497 25	
Total actual liabilities		497 25
Balance, net assets		$147,950 87

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	$26,000 00	
Mortuary assessments, not yet called for losses unadjusted, $26,000; resisted, $2,500	28,500 00	
Total due from members		$54,500 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 7)	$20,000 00	
Losses reported (number of claims, 5)	20,000 00	
Losses resisted (number of claims, 1)	2,500 00	
Total contingent mortuary liabilities		$42,500 00

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EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

BUSINESS IN MICHIGAN DURING 1890—NONE.

	TOTAL BUSINESS OF 1890.	
	Number.	*Amount.*
Policies or certificates in force December 31, 1889	7,619	$19,047,500
Policies or certificates written during the year 1890	2,407	5,780,000
Total	10,026	$24,827,500
Deduct number and amount which have ceased to be in force during 1890	2,381	5,962,500
Total policies or certificates in force December 31, 1890	7,645	$18,865,000
Losses and claims on policies or certificates unpaid December 31, 1889	7	$17,500
Losses and claims on policies or certificates incurred during the year 1890	56	150,000
Total	63	$167,500
Losses and claims on policies or certificates paid during the year 1890	50	$125,000
Policies or certificates terminated by death during 1890	56	150,000
Policies or certificates terminated by lapse during 1890	2,325	5,812,500

APPLICATION STATEMENT.*

ODD FELLOWS' FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

MASSACHUSETTS.

(Incorporated April 12, 1887; commenced business May 4, 1887.)

HOME OFFICE, WESTFIELD.

JAMES NOBLE, JR., *President.* - - - - - - HERBERT N. KINGSBURY, *Secretary.*

Attorney for Michigan, GEORGE M. DEWEY, of Owosso.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$7,468 46

INCOME DURING YEAR 1890.

Gross amount paid by members to the *Association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$19,615 00	
Annual dues as per contract, without any deduction whatever	16,996 05	
Assessments	33,992 10	
Total paid by members	$70,603 15	
Total income		$70,603 15
Total net resources		$78,071 61

* Statement filed March 29, 1891. Association authorized Arril 24, 1891.

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DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)		$31,089 25	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues		27,515 07	
Salaries of officers		4,639 42	
Salaries and other compensation of office employés		1,093 33	
Rent, $275; advertising and printing, $1,321.66		1,596 66	
All other items, viz.: licenses, $210; postage, $982		1,192 00	
Traveling, $156.50; incidental, $551.81		706 31	
(Total expenses of management	$36,744 79)		
Total disbursements			$67,834 04
Balance			$10,237 57

Invested as follows:

NET OR INVESTED ASSETS.

Cash in office	$7,229 85	
Cash deposits in banks on emergency or reserve fund account	3,007 72	
Total net or invested assets, as per balance		$10,237 57

LIABILITIES.

None.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	$4,266 30	
Mortuary assessments not yet called for losses	13,298 00	
Total due from members		$17,564 30

CONTINGENT MORTUARY LIABILITIES.

Losses resisted (number of claims one)	$5,000 00	
Total contingent mortuary liabilities		$5,000 00

EXHIBIT OF CERTIFICATES OR POLICIES--NUMBER AND AMOUNT.

BUSINESS IN MICHIGAN DURING 1890.--NONE.

	TOTAL BUSINESS OF 1890.	
	No.	*Amount.*
Policies or certificates in force December 31, 1889	5,656	$16,689,800 00
Policies or certificates reinstated during the year 1890	186	565,000 00
Policies or certificates written during the year 1890	3,923	10,496,000 00
Total	9,765	$27,750,800 00
Deduct number and amount which have ceased to be in force during 1890	3,285	7,728,150 00
Total policies or certificates in force December 31, 1890	6,480	$20,022,650 00
Losses and claims on policies or certificates incurred during the year 1890	511	$31,089 25
Losses and claims on policies or certificates paid during the year 1890	511	$31,089 25
Policies or certificates terminated by lapse during 1890	3,285	$7,728,150 00

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APPLICATION STATEMENT.*

UNITED LIFE INSURANCE ASSOCIATION.

NEW YORK.

(Incorporated 1883; commenced business, January 2, 1886.)

HOME OFFICE PULITZER BUILDING, NEW YORK CITY.

PETER BOWE, *President.* - - - - - - - - - - - J. JAY PARDEE, *Secretary.*

Attorney for Michigan, HOMER R. JOSELYN, of Detroit.

BALANCE SHEET.

Amount of net or invested assets December 31, 1889		$21,687 28

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$18,015 00	
Annual dues as per contract, without any deduction whatever	39,507 50	
Assessments: mortuary, $97,585.70; emergency, $3,144.11	100,729 81	
Medical examiners' fees paid by applicant	1,190 00	
Total paid by members	$159,442 31	
Interest, $441.95: rent, $310	751 95	
(Assessments paid in advance, included above $147 46)		
Total income		160,194 26
Total net resources		$181,881 54

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$86,750 00	
Advance payments returned to rejected applicants	35 10	
(Total paid to members $86,785 10)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	33,788 01	
Commissions paid or allowed for collecting assessments	5,186 64	
Salaries of managers and agents not paid by commissions	3,412 50	
Salaries of officers	5,500 00	
Salaries and other compensation of office employés	2,934 00	
Medical examiners' fees, whether paid direct by members or otherwise	1,481 75	
Rent, $2,475; taxes, $226.73; advertising and printing, $1,486.60	4,188 33	
All other items, viz.: books and stationery, $369.44; postage and telegraph, $859.53	1,228 97	
Expressage, $10.30; miscellaneous expenses, $548.22; traveling expenses, $1,275.13	1,833 65	
Accident claims paid, $3,332.12; adjusting accident claims, $283.19	3,615 31	
Re-payments to officers and directors, account advances of previous years	1,039 98	
(Advance assessments applied, included above $674 98)		
(Total expenses of management 64,209 14)		
Total disbursements		150,994 24
Balance		$30,887 30

Invested as follows:

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* Association re-admitted and authorized April 13, 1891.

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NET OR INVESTED ASSETS.

Agents' ledger balances	$2,316 25	
Cash in office	775 49	
Cash deposits in banks on emergency or reserve fund account	5,209 12	
All other deposits	24,227 71	
Total net or invested assets	$32,528 57	
Deduct depreciation of assets to bring same to market value	2,316 25	
Total net or invested assets, less depreciation		$30,212 32

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, due and unpaid	$1,900 29	
Mortuary assessments resisted, $20,000; reported, $20,000	40,000 00	
Total due from members		$41,900 29

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 6)	$20,000 00	
Losses resisted (number of claims, 5)	20,000 00	
Total contingent mortuary liabilities		$40,000 00

EXHIBIT OF CERTIFICATES OR POLICIES--NUMBER AND AMOUNT.

Business in Michigan During 1890—None.

	Total Business of 1890.	
	No.	*Amount.*
Policies or certificates in force December 31, 1889	2,692	$9,145,000
Policies or certificates written during the year 1890	809	3,809,000
Policies or certificates re-instated during the year 1890	71	217,000
Total	3,572	$13,171,000
Deduct number and amount which have ceased to be in force during 1890	900	2,806,000
Total policies or certificates in force December 31, 1890	2,672	$10,365,000
Losses and claims on policies or certificates unpaid December 31, 1889	8	$51,000
Losses and claims on policies or certificates incurred during the year 1890	31	96,000
Total	39	$147,000
Losses and claims on policies or certificates paid during the year 1890	27	$86,750
Policies or certificates terminated by death during 1890	31	96,000
Policies or certificates terminated by lapse during 1890	869	2,710,000

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CO-OPERATIVE INSURANCE OF

LIVE STOCK,

UNDER

ACT NO. 269, PUBLIC ACTS 1889.

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MUTUAL RESERVE LIVE STOCK INSURANCE COMPANY.

MICHIGAN.

(Incorporated April 24, 1890; commenced business April 24, 1890.)

HOME OFFICE, No. 33 STATE ST., MARSHALL.

A. O. HYDE, *President.* - - - - - - - - - - - - J. A. UNDERWOOD, *Secretary.*

INCOME DURING YEAR 1890.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by applications, *without deduction*	$3,251 20	
Assessments: mortuary, $129.00; expense, $46.50; reserve fund, $19.50	195 00	
Medical examiners' fees paid by applicant (estimated)	450 00	
Total paid by members	$3,896 20	
Total income		$3,896 20

DISBURSEMENTS DURING YEAR 1890.

Losses and claims (detailed schedule filed)	$430 00	
Advance payments returned to rejected applicants	47 05	
(Total paid to members $477.05)		
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	2,026 40	
Commissions paid or allowed for collecting assessments	9 75	
Salaries of officers	150 00	
Medical examiners' fees, whether paid direct by members or otherwise, (estimated)	450 00	
Advertising and printing	213 19	
All other items, viz.: postage, traveling expenses, etc.	287 50	
(Total expenses of management $3,136.84)		
Total disbursements		3,613 89
Balance		$282 31

Invested as follows:

NET OR INVESTED ASSETS.

Cash in office	$60 02	
Cash deposits in banks on emergency or reserve fund account	222 29	
Total net or invested assets, as per balance		$282 31

LIABILITIES.

For rent	$13 50	
Total actual liabilities		13 50
Balance, net assets		$268 81

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	$435 00	
Total due from members	$435 00	
Deduct estimate cost of collection	21 75	
Net amount due from members		$413 25

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EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

TOTAL BUSINESS OF 1890, ALL IN MICHIGAN.

	Number.	*Amount.*
Policies or certificates in force December 31, 1889	None.	.....
Policies or certificates written during the year 1890	774	$117,247
Total	774	$117,247
Deduct number and amount which have ceased to be in force during 1890	4	430
Total policies or certificates in force December 31, 1890	770	$116,817
Losses and claims on policies or certificates incurred during the year 1890	4	$430
Losses and claims on policies or certificates paid during the year 1890	4	$430
Policies or certificates terminated by death during 1890	4	430

FARMERS' AND HORSEMEN'S MUTUAL LIVE STOCK INSURANCE COMPANY.

OF YPSILANTI, MICHIGAN.

(Incorporated March 10, 1891; commenced business March, 1891.

HOME OFFICE, YPSILANTI, MICH.

DANIEL NANRY, *President.* - - - - - - - - - CLARENCE LEMEN, *Secretary.*

MICHIGAN MUTUAL LIVE STOCK INSURANCE COMPANY.

OF CADILLAC, MICHIGAN.

(Incorporated May 9, 1891.

HOME OFFICE, CADILLAC, MICHIGAN.

FRED H. ALDRICH, *President.* - - - - - - - - - FRANK D. WADE, *Secretary.*

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NINTH BIENNIAL REPORT

OF THE

STATE BOARD

OF

FISH COMMISSIONERS

FROM DEC. 1, 1888, TO OCT. 1, 1890.

BY AUTHORITY.

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STATE BOARD OF FISH COMMISSIONERS.

1890.

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Dr. JOEL C. PARKER, - - - - -	Grand Rapids.
HOYT POST, - - - - - - - -	McGraw Block, Detroit.

OFFICERS.

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GEORGE D. MUSSEY, Secretary, - - -	No. 33 Moffat Block, Detroit.
Wm. A. BUTLER, Jr., Treasurer, - - -	Mechanics' Bank, Detroit.

OFFICE OF THE BOARD.

NO. 33 MOFFAT BLOCK, DETROIT, MICH.

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REPORT OF THE BOARD OF FISH COMMISSIONERS.

To his Excellency, EDWIN B. WINANS,
Governor of the State of Michigan.

According to the provisions of law, the Michigan Board of Fish Commissioners submits herewith its ninth biennial report of operations. This report covers a period since the submission of the eighth report, which closed with the fall of 1888, and includes all operations to October 1, 1890.

The work of two years covered by this report has been in some respects the most important in the history of the board. With the large and improved whitefish station at Detroit, Michigan now ranks first in the magnitude and importance of its work in restocking the waters with important commercial fish. With a capacity for hatching one hundred and sixty millions of whitefish (Corregonus culpeiformis) annually and more than four times this quantity of the pike perch (stizostedium) or wall-eyed pike, with such other spring spawners as may be deemed desirable, it is one of the largest establishments of its kind in the world. While Michigan ranks first in the output of artificially propagated fry of the commercial fishes, she could do no less without being open to the charge of gross negligence of her best interests. With a coast line of fresh water lakes of more than two thousand miles, her waters produce annually about three-fourths of the fish product of the great lakes, while her multitude of inland lakes and spring fed streams abound with the trout, grayling and bass, which are the pride of the angler.

As an important food of the people, fish enter largely into the economy of their daily life, and the maintenance of the supply or its increase cheapens the price to all.

The increasing demand for the food fish of our great lakes within the last twenty years, has entirely revolutionized methods of fishing, and has resulted in greatly improved appliances for the capture of fish, to meet the demands of daily consumption.

For many years the fishing on the great lakes was prosecuted by fishermen with Mackinaw boats, with which they fished small gangs of gill nets, and their work for a long period was confined almost exclusively to gill net fishing. The fishing industry as it is now conducted, however, with its improved methods, has been concentrated into fewer hands, and is controlled by those possessing large capital. The nets have increased in number from a few gangs of gill nets fished in a primitive manner, until our statistics now show that one proprieter alone is fishing seventy-five miles of gill nets and prosecutes his work, as is now quite commonly the case, with steam craft. The pound net which is a device of later growth, than the gill net is a much

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more effective and destructive method of capture than the gill net, and large quantities of fish are now taken by this method of fishing. Fishing is now conducted largely with steam vessels with which the nets are set and lifted, and instead of the fisherman fishing only for home consumption during certain seasons, they prosecute their fishing during the greater part of the year, sending their product all over the country to every city of importance, from the great lakes to the extreme south, east and west. The supply thus taken, over and above the needs of present consumption for home market, instead of being salted and smoked as was formerly the custom, which largely reduced its market value, is now either packed in ice in fish cars having a capacity of about two tons, and sent to southern, eastern and western cities for distribution, commanding a high price as fresh fish; or the fish are frozen by the large dealers on the lakes and held in refrigerators to await future orders. These fish are sold as fresh fish at a later period in the season at good prices. From the fishing business alone there results yearly a large contribution to the material wealth of the State. Statistics now annually collected show that the value of the product of the commercial fisheries of Michigan amounts to about $1,500,000, besides furnishing a means of livelihood to a large number of our people.

To keep good this annual depletion by fishing, and to restore the catch and waste of years, before the methods of artificial hatching and restocking could begin to repair the loss, is the task to which we have set ourselves, and one which it must require years to complete.

The enlargement of the capacity of the trout station at Paris, Mecosta county, since the last report, with present facilities to still further increase the output, with some further minor additions from time to time, will enable us to sustain good fishing in the streams already stocked by the State, and enlarge our operations by stocking streams along the new lines of railway which are constantly being built through the newer portions of the State.

The importance of this work in contributing to the material progress of the State is scarcely appreciated by the public generally. Year by year the numbers of people from other States who are attracted here by reason of the sport with rod afforded to them by our waters, are increasing. The railroads have long recognized that a large number of this sport seeking element of our population are seeking desirable points for summer outings, and watchful of their own interests, by liberal advertising they are seeking to divert as large a portion of this travel as possible over their own lines of road. The summer pleasure seeker belongs to that portion of the community which has money and spends it freely, and as a consequence a large amount of money is left each summer by this class in our State. Beyond question it has been one of the most potent factors in developing that region of the State known as the Grand Traverse region; and has also been instrumental in developing other portions of the State.

By a liberal stocking of suitable streams with game fish, the State is pursuing a wise and judicious policy which cannot but result to the material advantage of her people.

In this connection, and showing the character of the inland work in stocking the streams with brook trout, it may be stated that prior to the organization of this board, trout were practically unknown in the streams of the lower peninsula below the latitude of the Boardman river. Mr. Bela Hubbard in his valuable and interesting book "Memorials of Half a Century" says, p. 265, "The moment the Straits of Mackinaw are crossed

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the brook trout is found in abundance in all the rills of the upper peninsula. Some other reason exists for the absence of this fish from the lower streams than the character of their waters, for all these, as well as the interior lakes that exist so numerously in Michigan, abound in the same kind of fish as are found in the eastern states." This is an extract from a letter written in 1841, and is authentic as to the condition of things existing at that period.

These observations are fully substantiated by the recollection of many of our older inhabitants and sportsmen. It may be cited as an instance of this fact, and also as showing the changes in the fauna of our streams, that twenty-five or thirty years since the Jordan, now one of our finest trout streams, contained no other fish but the grayling, while now a grayling is seldom seen in these waters.

It is a matter of common observation that at the present time fine trout fishing is to be had in very many of the counties of the lower peninsula, and these streams never knew the speckled trout until they were artifically introduced. Even in the extreme southern portions of the State, noticeably in the immediate vicinity of Kalamazoo and Battle Creek, the streams now abound in trout, furnishing the finest sport, and giving a wide-spread reputation to these localities for the size and quality of fish taken there each year.

Newaygo county has become a famous locality of resort for sportsmen. Its streams now abound with fine brook trout, which were never found there before they were artificially stocked. This is also true of Oceana, Lake, Mecosta, and many other counties of the State. It may be mentioned in passing, as an instance bearing upon the practical feature of the question, that two years ago a fine hotel was erected at Hart in Oceana county for the accommodation of sportsmen who sought the waters of this locality in pursuit of its game fish.

As illustrative of the character of these streams, it may be said that nearly all the streams of the lower peninsula north of the Detroit, Grand Haven & Milwaukee Railway, teem with the natural food of the trout, the caddis, shrimp, etc., and the growth of fish planted in these streams, by reason of the abundance of this natural food, is marvelous and almost beyond belief. Trout have often been taken at the age of three years weighing upwards of one and one-half pounds, and even as high as two pounds.

It may be said that all streams in the lower peninsula lying south of 44°60′, now having brook trout, are streams to which the trout were not indigenous, and the trout now found in them are the results solely of artificial propagation and stocking

Some comprehension of the efforts made by this commission to stock the inland waters, may be gathered from our statistics, which show that trout were planted in the year 1888 in forty-six counties, in 1889 in forty-eight counties, embracing three hundred and thirty-nine streams, and in the year 1890 distributions were made in fifty-two counties, embracing three hundred and ninety-eight streams.

Favorable comment upon this work is being received constantly from all portions of the State, and largely increased demands are being made upon our capacity each year for more fry.

Each year new lines of railway are opening up new territory with streams which lie in the latitude most favorable to the growth of the trout. The policy of the board is, and has been, that all new waters favorable for

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stocking shall be planted as rapidly as possible. Although some of this country is now a wilderness, these streams when stocked will become favorably known as trout streams, and they will become important factors in the development of the country and its settlement.

There is no good reason why every stream capable of sustaining these fish should not be cared for, and the near future should enable us to largely contribute to an end much to be desired; the extinction of the feeling so commonly held by the people of all communities under our form of government, where the waters are held to be common property, that no streams shall be preserved, but that all waters shall be open to the general public for fishing. This can be accomplished by enlarging our work and increasing the output of fry, so that ultimately all waters shall be stocked with fish and they shall be so plentiful that there will be no object in the individual preserving any water.

It is our aim to fill all applications for fish as soon as possible after they are received. Distributions of trout, whitefish and pike perch (wall-eyed pike) are made in the spring, while the carp distributions are made during the summer months. Measures have been taken by the board to determine in passing upon applications whether they are for public or private waters. In all cases where the waters are ascertained to be private, applications are refused, and the applicant is informed that the work in which we are engaged is sustained by the public, for the public benefit, and that it is against public policy to stock private streams with public funds. We have now and then found instances of imposition by applicants in claiming private waters to be public, but as a rule it is safe to say that these instances are infrequent. When an applicant has once been detected in making a fraudulent application subsequent applications by him are refused in each instance.

The usage of the board is to go over each application before the distributions are finally made, and to then determine whether the waters covered by the applications on file are suitable for the fish asked for. After this is determined the parties are notified of all applications passed upon favorably and are notified when they may expect the fish. They are also directed to meet them promptly on time, and if for any reason parties fail to meet the fish at the appointed time and place, the fish are not left at the station to which they are consigned, but are taken on by the car and put into some other suitable stream.

VALUE OF FISHING INDUSTRIES.

In the year 1883 the legislature passed an act making it the duty of all fishermen on the great lakes or Detroit river, to report annually on or before the twenty-fifth day of November in each year to this board, the number of pounds of fish taken during the year, together with the average price per pound received for the same.

The entire lack of data of any authentic value, as to the quantities or amount of commercial fish taken in this State, had long been apparent to this board; and the necessity that such information should be had as a basis for determining the value of our fisheries, and whether in the future we were losing, gaining, or holding our ground in the work of artificial restocking was quite apparent. No provision was made under the act for the determination of the correctness of the reports received under the provisions of the law. The reports were received whether they were correct or not.

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The whole matter of the accuracy of the report was left to the judgment of the fishermen, and the question of whether they would report or not was left to their inclination. No appropriation was made and placed at the disposal of this board, wherewith an agent could be sent into the field to ascertain whether all fishermen had reported as required by the act. The data which was sent in voluntarily was found to be very meagre. Indications were sufficient to show that the reports would be of little value, unless means were taken to personally canvass the territory in which fishing was done to ascertain as nearly as might be the facts and verify the reports. It was therefore thought best by the commission to send into the field some person with sufficient tact and address to secure the desired imformation. The reports for the first year showed that some such course was necessary consequently Mr. Lyman Brant was sent into the field soon after the passage of the act, and as a result of his labors, reports were obtained from 432 fishermen.

This work has since been followed up from year to year with varying success, and while the returns are believed to be imperfect, in some degree the data received gives sufficient information on which to base a reasonable calculation of the amount and value of fish taken annually.

Considerable trouble arises, at times from the reluctance of individuals to furnish the information required by this act. Many fishermen are suspicous that it is a covert attempt to obtain information for the purposes of taxation. others think it is an attempt to secure information upon which complaint may be based for illegal methods of fishing, and there are still others who refuse on the ground that it is an unwarrantable interference with their private affairs, and that any report they may make, providing it shall show a successful catch, will result in bringing other fishermen to their grounds to interfere with their business.

No attempt has been made by us to enforce the provisions of the law by fining the delinquents, for the reason that it has been hoped they might, after a time, comply with the provisions of the act. It has been a matter of doubt with us whether an example might not be beneficial. The State is unquestionably entitled to the reports provided for in this act, and the information thus derived might be made of much value in future comparisons as above suggested. The State is making every effort in its power to restore exhausted waters, and to sustain fishing in localities where fishing is now being prosecuted, and it has the right to insist upon a full compliance with such reasonable objects as are expressed in this act.

The commission after the passage of the law, prepared a blank report which is annually sent to the fishermen of the lakes, which has embodied in it the information asked for by the act, together with such additional information as the board consider of statistical value. The form of the report is as follows:

This blank must be filled out and sent to MICHIGAN FISH COMMISSION, Detroit, Mich.

STATE BOARD OF FISH COMMISSIONERS.

REPORT TO SUPERINTENDENT OF FISHERIES,

In accordance with act 141, laws of 1883.

ACT 141, LAWS OF 1883, OF MICHIGAN.—Section 4. All persons having a residence in this State, engaged in fishing as a business, for a whole or any portion of a year, in any of the great lakes or Detroit river, shall, on or before the twenty-fifth day of November of each year, report to the Superintendent of Fisheries, at Detroit, the amount in pounds of all the food fish caught by them during the year, together with

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the average price per pound. Any person neglecting or refusing to make the report provided for in this section, shall, upon conviction thereof, pay a fine of ten dollars and costs of suit, to be recovered by the Superintendent of Fisheries, or any one of the Fish Commission, in an action before any justice of the peace in the State of Michigan. [This act to take immediate effect. Approved June 2, 1883.]

Name of fishery owner or operator..... Location of fishing station.....

P. O. address..... .....

This report covers fishing season from.....18.....to.....18.....

Species of fish caught.	Average weight of fish.	Total number of lbs.	Average price per pound.		Length in fathoms of each net.	Size of mesh.	Remarks.
Whitefish				No. of gill nets used			
Lake Trout				No. of pound nets used			
Herring				No. of seins used			
Sturgeon				No. of fyke nets used			
Pickerel				No. of other nets used			
Bass							
All other kind							
Caviare							

Number of men employed..... Kind and number of boats used.....

Remarks as to season—favorable or unfavorable; as to weather and catch:

Signature.....

The value of the commercial fish taken in this State, in the year 1888 and reported to this board, by 102 firms, engaged in the business, was as follows:

	Pounds.
Whitefish	2,698,720
Trout	1,679,994
Herring	1,457,706
Sturgeon	207,341
Pickerel	348,713
Other kinds	814,752
Total pounds	7,258,226
Caviare	21,890
Total value at wholesale cost	$214,976 01
Total value at market price	580,658 08

The following nets were in use:

Pound nets	289
Gill nets	6,364
Seines	2
Fykes	50

The following boats were used:

Steamers	18
Sail boats	61
Pound boats	63
Skiffs	88

Total number of men employed, four hundred and seventy.

The value of the commercial fish taken and reported according to law, in the season of 1889, to the Fish Commission by 146 firms, was as follows:

	Pounds.
Whitefish	3,219,176
Trout	2,672,335
Herring	2,527,993
Sturgeon	304,098
Other kinds	935,253
Total pounds	9,459,865
Caviare	13,419
Total value at wholesale cost	$271,651 01
Total value at market price	756,789 20

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The following nets were in use:

Pound nets	1,152
Gill nets	9,782
Seines	14
Fykes	78

The following boats were used:

Steamers	29
Sail boats	103
Pound boats	94
Skiffs	52

Total number of men employed, six hundred and seven.

LEGISLATION.

During the session of the legislature of 1889, the commmissioners visited Lansing frequently, for the purpose of explaining their estimates to the legislature, and twice, at the invitation of the Fisheries Committees of the Senate and House of representatives, who desired their advice on bills pending, affecting the regulations regarding the nets.

Several changes were made in the laws. Some of these, if not the greater part, related to the regulation of fishing in the inland waters, and it was desirable in most cases that bills should pass. Other bills relating to the great lake fisheries should not have passed, their enactment was against the advice of this board, and their final passage resulted in the repeal of certain laws which were very wholesome if properly enforced.

The law regulating the close season for grayling was changed, to make the season uniform with the close season for brook trout. We would recommend that the law as it now stands be repealed and that an act be passed at this session making the close season for grayling commence October 1 and expire June 1 of each year, leaving the law as it formerly stood.

All laws providing for close seasons, are passed with the object of protecting fish during the spawning season, and for a short time prior and subsequent thereto. Trout begin to spawn variably with latitude from Sept. 1 to 25 and are through by the last of December, or the first of January. The grayling spawns during February, March and April.

There is therefore, no reason why the close season should begin with the grayling earlier than October 1, and we would recommend that the law as it now stands be changed as here suggested.

Complaints are numerous from fishermen, as will be seen by the report of the statistical agents herewith submitted, of the fouling of waters by mill owners with sawdust and refuse. Great injury arises to the fishing industries of the State from this cause; perhaps greater than from any other one cause reported. A much better enforcment of the laws in this regard should be had than has heretofore obtained. This law is quite frequently ignored, and the violations arise from various causes. The principal reason is a desire on the part of mill owners to save themselves the expense of the erection of sawdust burners. One locality in this State may be mentioned, where the mill proprieters have contributed as much, if not more to the destruction of the whitefish spawning beds than any other one locality that can be instanced. For years it has been the custom of these parties to allow the sawdust and refuse of their mills, in the shape of edgings and slabs, to run into the lake from their mills. This refuse has floated for miles upon the water, and has settled on the spawning beds, thus driving the fish from the spawning grounds forever. In many instances

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nets have been seriously injured by the slabs and edgings, resulting in serious loss to fishermen. It may be further instanced, as an evidence of the short sightedness of this firm's policy that the refuse sawdust thus flowing into the lake has created bars in front of its own docks, necessitating the continued employment of a dredge to remove the bars thus formed, to furnish opportunity for vessels to reach their own docks for loading. Not only is this true of their own property, but the docks of another company, some distance removed from these mills, but fronting on the lake, are also subject to the same nuisance. The company creating this nuisance has voluntarily, and for the purpose of not being interfered with in their dumping operations, kept the slips of their neighbor dredged to allow vessels access to their dock.

Attention should be given to these complaints by the legislature at its coming session, and steps should be taken by legislative enactment, to give the Game and Fish Warden an opportunity for a better and more efficient enforcement of the law than is at his command under existing acts.

In our judgment the present act providing for the appointment of deputy wardens should be radically changed. By the present system of appointment, boards of supervisors may or may not appoint a warden, as they choose. It is also within their province to fix the compensation of the warden and he is paid for his services out of the county treasury. The compensation is often fixed at too low a rate, and the term of service is too short to command the services of a good man. It is quite often the case that no allowance is made by the board for a warden at all, and thus no enforcement of a just law is had for the county. The principal difficulty which renders the law as it now stands practically of no value, is the difficulty of securing from the neighborhood where the offense is committed, a warden who dares or cares, for his own good, to make complaint against his neighbors, or to assume the distasteful role of an informer. As an illustration: the company just referred to owns the town where its mill is located, and no one could be secured at this point who would care to make trouble for himself in attempting to secure an enforcement of the law against this corporation.

By a law which would authorize the warden to appoint say three or five deputy wardens, whose jurisdiction should extend over the state without reference to particular locality, and who, at the direction of their superior, might be sent to any locality, this difficulty would be overcome and the laws would be enforced uniformly in all localities. The salaries and expenses of these wardens should be borne by the State.

REPORTS OF STATISTICAL AGENTS.

On August 28, 1889. Mr. Mussey, the Secretary of the board, was directed to go to Alpena to investigate dispatches received from that point which appeared in the Detroit daily papers, and verify the truth of the published reports that a large catch of whitefish had been made at that point.

His report is as follows:

As directed by the President of the board, I left Detroit on the 28th of August for Alpena to verify the truth regarding certain newspaper reports, showing that large quantities of whitefish were being or had been caught in the vicinity of Alpena.

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Arriving at Alpena on the morning of the 29th I at once secured an interview with Mr. E. Harrington, a fish dealer of this place, who had succeeded to the retail business of the Alpena Fish Co. He informed me there was no truth in the report of a large catch of whitefish at this point. He also said that very few fish were being caught, barely enough for the Alpena market, in fact so few that none whatever could be shipped,

I endeavored to see Mr. Caspar Alpern, the president of the Alpena Fish Co., whom the newspapers had reported had taken the large catch of whitefish. I could not secure an interview with him, as he was confined to his bed with an injury received a few days before. I did, however, see his foreman, Mr. William Paxton. He informed me they were getting no fish at Alpena or Thunder Bay of any amount. He said that about the first of August there had been one lift made of 1,200 pounds and a day or two subsequently another of 1,300 pounds, but that since that time the catch had been so light that none could be shipped. He thinks the fish caught were of small size, being about one pound in weight, and that they were planted fish. He said further that no results could be expected from the planting of whitefish in Thunder Bay near Alpena while the water contained so much sawdust. He reported the catch no better, if it was as good as last year. He said that the Alpena Fish Co. receive all the fish caught in the vicinity of Alpena.

I visited Captain Dervin, who is manager of a fishing tug at this place, who corroborated Paxton's statement in every particular.

An interview with Morris Alpern, a son of the president of the Alpena Fish Co., confirmed the report that I had received from the others interviewed. All these parties believe the fish caught were planted fish.

I afterwards visited Mr. Henry Bolton, a general wholesale and retail dealer in merchandise, and the most prominent sportsman in Alpena county. He is a gentleman who is particularly interested in game fish, and has interested himself in the stocking of streams in this locality. He informed me that he had recently caught in the Qssineke river two brook trout, one of which weighed one and one quarter pounds, and the other one pound and three ounces, and one from a creek on section 16, inside the city limits of Alpena, which weighed one pound. He further stated that all these fish were the results of the plant of 1886. In company with him I visited Norwegian creek and a small pond on the same creek, distant about four miles from Alpena, which was planted with brook trout three years ago. One was taken by us at this visit measuring ten inches in length. This was a genuine brook trout, and furnishes satisfactory evidence that the streams of this vicinity are adapted to the growth of the brook trout.

Respectfully,
GEORGE D. MUSSEY.

In January, 1890, Mr. S. C. Palmer, was employed to visit the American shore of Lake Erie, for the purpose of securing detailed information regarding the catch of the preceding season, and to ascertain from the fishermen their opinion of the results of the stocking of these waters. The occasion for this trip was the phenomenally large catch of whitefish taken in Lake Erie in the fall of 1888. The catch of whitefish at that time was a matter of comment among the fishermen all over the lakes, and one of the most extensive fishermen in Detroit renewed fishing operations in Lake Erie, which he had abandoned some years before. His seasons business on Lake

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Erie in the fall of 1888 proved very profitable. The agents' canvass included every point where fishing of any importance is done on this lake, and is a fair index of the opinions of fishermen in these waters. His report is as follows:

To HERSCHEL WHITAKER, ESQ., *Pres't Michigan Fish Commission:*

SIR—Agreeably to your instructions, and as your special agent to collect statistics for the information of the Board of Fish Commissioners as to the condition of the fisheries along the south shore of Lake Erie, I left Detroit on the 6th day of January, arriving at Buffalo, N. Y. at 9 o'clock p. m. of the same day. The following were the dealers in fish at Buffalo whom I interviewed:

Mr. E. J. Trible was sick in bed and could not be seen. His foreman says the fishing has been very light this year, although trout fishing off the reefs at Dunkirk is better than ever before. They are still fishing there, a thing unknown before at this time of the year. Mr. Trible is a gill net fisherman and wholesale dealer.

Walter J. Robins, vice-president and manager of the Buffalo Fish Co., says: The whitefishing this year has been lighter than last year, but it is not because whitefish are getting scarce, but because at the time of the whitefish run the lake was disturbed at the bottom. That is, it was owing more to other circumstances than to a falling off in the supply of fish. However, there were plenty caught. He says: "I came here about six years ago. At that time the Buffallo dealers were selling whitefish at ten cents a pound and there were not enough for the demand. The next year the fisheries on Lake Manitoba and Lake Winnipeg were being fished and the fish were sent here. For the first two years the fish were caught late in the fall and sent down by the car load. Since that time two or three parties have put up extensive freezers. Last fall there were stored not less than 150,000 tons of whitefish in the freezers at Manitoba ready for shipment to the United States markets. This has reduced the price so we are selling whitefish at eight cents a pound that would otherwise be sold for ten. It has made a glut in the market.

"I am most decidedly in favor of artificial propagation of fish. It has proved a success beyond a doubt. I know that fish fry have been put in the lake here and caught out again. The fish commissioners are doing a good work, and the people of the different States should give them all support."

Mr. Sweet, of Sweet, Smith & Co., thinks there have been as many whitefish caught in the aggregate at Dunkirk as in previous years, but there have been more fishermen, so each boat has had less in count. He says: The catch would have been much larger, but at the season of whitefishing the lake was foul. Cannot tell in pounds the exact number of whitefish caught, but estimates the falling off as about one-fourth from last year's catch. Had a little better price for fish than before. The State should turn its attention to propagating pike rather than whitefish. The herring will take care of themselves. No pound nets are used about Dunkirk.

Sweet, Smith & Co. are fishermen and dealers in fish. They fish with tugs and gill nets off Dunkirk, above and below. They have three tugs.

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Erie, January 8.

Saw E. D. Carter. He is the most extensive gill net fisherman here. He has six tugs and uses more than 3,000 pounds of twine. He is in sympathy with artificial propagation; says it has shown itself a success; says the catch of all species of fish fell off this year about one-fourth, as compared with last year.

Lewis Strader, an extensive fisherman, is one of the Pennsylvania Board of Fish Commissioners. He says: "The first of the season we had the greatest catch of whitefish ever known, but it fell off after that, probably from the disturbed condition of the lake. A short time after the commencement of whitefishing the lake was very roily. Two years ago we had a great catch of sturgeon in pound nets. Last year we had none; no sturgeon were caught. I have twenty-eight pound nets. I believe the commissions have kept up the supply of whitefish which would otherwise have been depleted. They are now fishing for trout off the reefs, a thing unknow before in the month of January."

Cleveland, Ohio, January 8.

I saw Mr. Munson, of Munson & Co., fishermen and dealers. He says the fishing has been very light here this fall. The spring fishing was very good. The fall off was one-half from last year. It was in my opinion owing to the unfavorable winds at the time of the catch.

Messrs. Munson & Co. use both gill and pound nets, but use no gill nets for whitefishing.

He says: "We are decidely and heartily in favor of artificial propagation. Gill net fishing is something new here. Six years ago there was only one tug here, now there are six or eight. This firm fishes with pound nets principally at the Rocky river." He attributes the decrease in the catch of fish to unfavorable winds and currents, because in the spring when the winds were favorable the catch was fully up to the average.

Sandusky, Ohio, June 9.

Saw Mr. J. A. Hosmer, of the firm of J. A. Hosmer & Co., dealers in fresh, frozen and salt fish, Railroad St. between Columbia and Jackson. He is enthusiastic in the matter of artificial propagation, and says it has proved itself a grand success. Says the falling off in the catch of whitefish was due to the unfavorable winds and currents at the time.

Interviewed Mr. H. C. Post, of the firm of H. C. Post & Co. They are the most extensive fishermen and dealers at Sandusky; doing as much or perhaps more business than all the other dealers combined. They have operated here nearly twenty-five years. They have the fish from 150 pounds, handling fish for thirty miles along the Canadian shore and forty miles along the American, besides at the Islands. They have two steamboats running to the Canadian shore. Last year, they had 600 tons of frozen fish, sixty tons of which were whitefish. Owing to their increased facilities they have handled more fish this year than ever before; all kinds, including whitefish. They now have eighteen tons of frozen whitefish. Says the catch of whitefish was not so large this year as heretofore, but that is due partially to the fact that the gill nets keep ahead of the schools, and get them before they get here, and partially to adverse winds and currents.

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Mr. Post holds up both hands in favor of artificial propagation, he says the supply of whitefish in the lake was practically exhausted until five years after the commission put their first fish fry in the lake, when the catch became good again, and it is nonsense to suppose the increase was due to natural causes or to a miracle performed at just that period—at just exactly the time when the work of the commission would show itself. No, he says let us give credit to whom credit is due; to the fish commissioners of the States and to no others. Why should not artificial propagation be a success? You hatch the fish in houses, and care for them until they can take care of themselves. Why should not a greater proportion of fry live than if hatched in the beds naturally and left to run the gauntlet of their enemies the suckers, sturgeon and other species of fish that feed on fish spawn? By all means let the work of artificial propagation go on. Our legislators make no mistake when they appropriate the people's money to keep up the supply of fish in our great lakes.

Toledo, Ohio, Jan. 10.

Called on Wm. St. John, of Wm. St. John & Son. He says: The catch of whitefish has fallen off one-half from last year but it is owing entirely to local causes. Uses pound nets only. They operated fifty nets last year but this year have only six. Whitefish have averaged about 2½ pounds. There are now three firms doing business where there used to be only one.

I interviewed Mr. Alexander St. John of the "Lake Erie Fisheries." He says: "The catch of whitefish this season has fallen off one-half from last year's catch. Last season's catch was enormous. This year we had about twenty tons of whitefish. The herring catch was in the neighborhood of one hundred tons; perhaps eighty tons would be a fair estimate. We use no gill nets. We run pound nets; fifty nets this year. Last fall we made some money, this fall nobody made any; what money was made was made in the spring. We handle more fish here than are handled in any part of the globe. There were twelve hundred tons of frozen fish here last year, and eight hundred tons of fish were salted. The year before there was from ten to twelve hundred tons." Believes that artificial propagation should be continued.

J. N. Dewey & Co. fishermen and dealers in fish, say the catch of fish, especially whitefish, was lighter than last year. Last year we had more than ever before. The fall off in the catch was due entirely to the temperature; at least it had much to do with it. If we have the wind northwest, we do not catch as many as we do with the wind south-west. The currents were also more unfavorable. We catch in Ohio waters and Michigan waters. We have this year 75 tons of whitefish; 500 tons herring, 80 tons No. 1 pickerel, 100 tons No. 2 pickerel; 1,500 sturgeon by count and 100 soft perch. We get fish from 100 pound nets. Thinks that but for artificial propagation the whitefishing would be virtually run out before now. Believes the commission are doing a great work.

Following the return of the statistical agent from Lake Erie and the submission of his report, he was sent to visit the Lake Huron coast, from Port Huron to Caseville on Saginaw Bay. His instructions were somewhat enlarged as to the scope of inquiry to be made.

In planting whitefish fry it is desirable that they should be placed, when possible, on the natural spawning beds of these fish. The agent was accordingly instructed to ascertain as nearly as possible at each place the locality of spawning grounds, for future guidance in making distributions of fry.

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He was also directed to make particular inquiry as to the former presence of whitefish on this shore, the magnitude of the industry there as it once existed, and on what scale present fishing is being done. He was further directed to elicit such other information relating to the subject, as might seem to him to be of value. His report may be prefaced with the general statement, that this portion of the coast has been but little fished for the past few years, although some years since profitable fishing was conducted all along this shore. Attempts have been made for several years to reach this coast with whitefish plants, but the Pt. Huron & Northwestern R. R. steadily refused to transport fry and men and no plants were made there. Since the acquirement of this line by the F. & P. M. Ry., however, its liberal and progressive managers have extended every facility to this board to reach this shore, and we shall now make annual plants here as referred to in another part of this report.

The report of the statistical agent on this coast here follows:—

To HERSCHEL WHITAKER, *Pres. Mich, Fish Commission*:

SIR—In accordance with your instructions, and as your special agent to collect statistics as to the condition of the fisheries along the south-west shore of Lake Huron and the eastern shore of Saginaw bay, I beg leave to submit the following report:

I left Detroit Monday, February 3, arriving at Port Huron on the same evening. At Port Huron I saw Mr. Lang of the firm of Lang & Craig, who are the only fishermen here fishing on the American shore. He said: "We have fished here only two years but have dealt largely in fish for many years. People do not know where the whitefish spawning beds here are, it is only conjecture. In fact there is no whitefishing here. We never catch a hundred pounds a year. The only places where whitefish are caught at all now, are at Port Crescent and off Forester, and not very many there. If the commission wants pickerel eggs we will furnish them what we have. They can start about the 14th of May. Stony Point is a good place to plant whitefish in my opinion.

"The Fibre Works on Black river are killing more fish than all the commissions can make by artificial propagation. They let their acids into the river and poison the water and kill the fish by the thousand, and the stench from the water is simply intolerable; so much so that the authorities of the city have talked of having the works indicted as a nuisance. I think the commission ought to do something about it if it is possible." Captain Moffat also told me the acids in the water were so strong that they destroyed the paint on his boats, so he had to paint them below the water line several times last summer because of it.

Fort Gratiot, Feb. 4.

Rantz R. Holland and Joseph Miller are the fishermen at Fort Gratiot.

Joseph Miller was not at home. I saw his son John. He said: "We have fished here, off and on, for the last ten years. We use pound nets; have three this year. The fishing has decreased steadily for the last few years. This year the catch has fallen off about one-third from last season's. I think 200 pounds of whitefish would exceed in amount the season's catch at this fishery." Mr. Miller promised that his father would make his report at once. I left a blank for the purpose.

Rantz R. Holland was not at home when I was there. I saw Mr. Hall who has fished for him for the last five years. He said: "We use pound

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nets altogether. Have five nets and one seine. Fishing generally has been full as good as usual, except the sturgeon fishing has fallen off. As to whitefish we do not actually get enough for our table; do not think we have caught one hundred pounds all told this season. Of sturgeon we have averaged a ton a day. Pickerel have been an average catch. The mills and their refuse are a thing of the past along this shore.

I do not think the whitefish spawn here at all, nor nearer here than Saginaw Bay. I would not deliver a whitefish to plant within ten miles of this river. One reason is that the current is so strong it would carry the fish back in the river. A log will drift at the rate of two and a half miles an hour and we are four miles from the river. I think the current here is too strong for those little fish. There is a solid sheet of moss here and I would go far enough away to get clear of that."

In the evening I saw Mr. Holland. He said his father and he had fished in this vicinity for the last forty years. Said essentially the same thing as to the best place for planting of whitefish as Mr. Hall; that is that whitefish ought not to be put in the lake within ten miles of Port Huron light. He said that 12 or 14 miles out there was clear water and clear bottom, and plenty of moss which he thinks the young whitefish feed upon. Last year, the State Commission planted some here—about ten miles out—which will be heard from some time probably, and it is the first time a plant of fish has ever been made that will benefit us at all. The fishing is nothing compared with what it was when my father and I fished here years ago. It has fallen off somewhat from the last year even. I use five inch mesh: cribs are two and one-half.

Mr. Holland procured the tug to do the planting last year, and will this year if the commission desire him to do so. Does not think he could get one for less price than Capt. Moffat gave me. His fishery and Mr. Miller's are situated three miles from Ft. Gratiot up the lake.

In negotiating for a tug to deliver the plant, I saw all the tug owners and agents. Edward Linn will not do the work for less than $50.00 a day. Captain Moffat will work for $5.00 an hour. Capt. Oscar Henkett, boards at the Elliot House, at Port Huron; he will work for the commission for $25.00 a day if he is at Port Huron at the time. Must write him at the Elliot House a day or two before you need him; possibly he will be at Sand Beach at that time.

Messrs. Selkirk & Co., large dealers in fish are not fishing except in Canadian waters this year. Next year they expect to give a report of themselves they will put in ten or twelve nets another season. If the commission's whitefish fry are delivered when their tug is at Port Huron, they will carry them out free of cost. But about three or four weeks from now they will not be here.

Lexington, February 5, 1890.

I saw Mr. Andrew Monroe, the only fisherman at this place. He has two pound nets and two strings of gill nets. Has fished here for thirteen years. Runs seventy-five gill nets. He says the fishing is not to be compared with what it was when he first commenced fishing. Thinks the reason principally is that they have been caught out, but another is that the fish migrate. They are here this year and some other place next season. Doesn't think the mills throwing their refuse into the water makes much difference with the catch. To the question, should there be a close season, he said: Yes, if the fall fishing could be stopped for four or five years it

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would make a difierence with the catch, but there is no use expecting anything of that kind. We talked it all over in Detroit four years ago and it did not amount to any thing. A few of us would be willing to stop fishing a few years, but the most of the fishermen would not be willing and I don't think such a law could be enforced. I don't think the whitefish spawn this side of Saginaw bay. There is no shelter for them from the current.

Mr. Munroe introduced me to James S. Hunter, of the firm of Hunter Bros. fisherman at Port Sanilac. He said: I don't believe there are any whitefish spawning beds between here and Saginaw bay. There are no reefs nor anything to shelter them, I think is the reason, but east by north from Port Sanilac, about eighteen miles, there is a large reef called "Honey Comb Rock" that I think would be a good place to plant whitefish fry. A close season would amount to something if it could be carried out. It ought to commence the last of September and continue through November.

Port Sanilac, February 5.

Talked with Mr. Wright, of Wright Bros., fishermen at this place. He said: We have fished here twelve or fourteen years. We have sixty-two gill nets and two pound nets. There is no comparison between the fishing for any kinds of fish here now, with what it was when we first came here. We catch one now where we caught hundreds at that time. Ten years ago, in one season, we caught 2,500 pounds of whitefish, since then we have caught none to speak of; and of other kinds of fish, where we caught barrels at a haul then, we hardly catch barrels in a season. One season ten years ago we caught nine barrels at a haul; now we don't get nine barrels in a whole season. Of whitefish we perhaps caught fifty in count, and no more than that. I think fish come and go; they are here this season and some other place next year.

About sixteen or eighteen miles east by north from here is "Honey Comb Rock:" that is the nearest place I would think of planting whitefish. There are no herring there to interfere with them and they would have clear water. I think a close season to commence the first of September and end the first of January, would be what we ought to have. I think the State ought to take the money that is expended in hatching fish, and pay the fishermen to stop fishing during the close season; that is, pay the fishermen for their time while they are lying still in the fall, during the fall fishing season.

Port Sanilac, February 6.

Mr. Richard Hunter of Hunter Bros. says: We have fished here 12 years; we use gill nets only. The fishing now is much lighter than it was when we first commenced fishing. "Honey Comb Reef" is east, half north from here, and about six miles due east from Forester. There is a deep hole there with clay bottom where whitefish may possibly spawn, at least it would be the place to plant them, for they are caught there in larger quanties than at any other place between Port Huron and the "Bay;" although really I don't think there is now a spawning bed this side of Saginaw bay, nor between here and Port Huron. We never catch any whitefish until after the spawning season, so I think they go off somewhere to spawn.

This year we caught whitefish—sometimes one, two, three or four at nearly every lift; something unusual for us, and I believe they run in from Lake Erie. I believe that every whitefish that is caught in Lake Huron comes from Lake Erie. I believe in artificial propagation of fish, because

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I know there is whitefishing now in Lake Erie where ten years ago they had none any more than we have now in Lake Huron, and I know that the Lake Erie whitefishing is the result of artificial propagation.

There is no one fishing at Richmondville this season. Allen Brothers are the only fishermen at Forester; they use pound nets. Off Forester due east, is the only whitefishing of any account between Port Huron and Saginaw bay.

Sand Beach, February 6.

The only fishermen operating here are David E. Dues and Levi Brown. Saw Mr. Dues this evening. He says: I have fished here twelve years, off and on. Have five miles and a half of gill nets. There used to be good fishing here, but not now. The winds were favorable but the fishing was poorer this year than last. Trout fishing is fair in the winter. I am now fishing 900 hooks about four miles out; in the summer we go out about twelve miles. I do not know of any whitefish spawning beds this side of Alpena; they spawn there.

I think a close season should commence the last of September or first of October, and end at any time after the first of December. That would give the fishermen a chance after they spawn. As it is now, they go with their traps on the spawning beds at Alpena and catch tons and tons of them. They catch the little whitefish and salt them and sell them for salted herring, and that is not all, I have seen tons of whitefish rotting on the beach that they could not take care of.

Just east of here there is a reef called "Honey Comb Reef." There the bottom is clear and clean; it would be a good place to plant whitefish fry in my opinion. It is about twelve miles out. Do not plant the fry near the shore, for the herring will eat them. Herring live on minnows larger than the whitefish your commission put in, and of course they will eat whitefish just the same as any other.

There is no one fishing at Port Austin except Henry Martin. No one fishing at White Rock; August Lacy will start in there soon. At Forestville, Maston Brothers. No one fishing at Port Hope this season.

Sand Beach, February 7.

Saw Mr. Levi Brown. He is the most extensive fisherman here; has 160 gill nets and uses one tug. He says: I have fished here at Sand Beach ten years; came just as the whitefishing failed. Compared with the fishing when we came here, the fishing of any kind now is nothing. We have to use finer twine now than we did then. Could not tell you the reason why, but the same rig we used then would not catch fish now.

The "Honey Comb Reef" is about eighteen miles from here; it runs nearly parallel with the shore down to within ten miles of Port Huron light, and it is no doubt the only place to distribute whitefish fry. Ask your commission to give the man in charge of the car positive instructions where to plant the fish.

Three years ago the U. S. Commission planted fish here about two miles from the shore. They had 40 cans, or three millions of whitefish they said. We tried to have them go out towards the reef and so get away from the schools of herring which are always to be found close to the shore. Herring hug the shore always. But the man with the fish knew so much about fish we could not tell him anything. I actually believe he might as well have thrown them on the dock as where he did. Mr. Brown said

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again: Ask the commission to give the men with the cans positive instructions, not advice, to plant them no nearer here than "Honeycomb Reef." Of the U. S. plant, I think what the current did not carry into Lake Erie were eaten up by the herring, certain.

About a close season, Mr. Brown says: If the gill nets and pound nets could be deterred from fishing, from the first of September to the first of January, it would be just what would help us out; but the fact is that no two men think alike, and probably it would be impossible to enforce a close season law. So we must do the next best thing, which seems to be, to let the fish commissions hatch and plant fish and plant them out of the reach of their enemies, so far as possible.

Mr. Brown will furnish his tug to plant the fry for $25 a day, or at that rate if it should require but part of a day. He says three or four weeks from now the lake may be full of ice and a tug the size of his could not be navigated. He wishes to be notified a few days before he is needed, and he will answer promptly and tell the board if the lake is navigable, etc.

At parting Mr. B. said: Tell the commission to instruct their man in charge of the car, and let their voice have no uncertain sound when they tell him to plant the whitefish on the "Honey Comb Reef" this spring.

Bay Port, on Wild Fowl Bay, Feb., 1887.

J. & J. Gillingham and Wm. Gillingham are the only firms of fishermen operating at this point. Saw John Gillingham, of J. & J. Gillingham, and William Gillingham together in their store.

They have fished here about fourteen years. Compared with the fishing a dozen years ago, the fishing now cannot be called fishing, but compared with last year, our catch of everything, except herring, was fully as good as last season. Of course, we are not speaking of whitefishing, that is a thing of the past. Whitefishing is of no account whatever. There is a flat here, running from the Charity Islands to the river, which is regular pickerel ground. If you should make a plant of whitefish here, do not put them this side of the channel, but beyond this flat. In the channel would be the place. We know of no whitefish spawning beds this side of Alpena; they spawn there. Some of our neighbors catch them in trap nets and sell them for herring.

We have thrown back thousands, yes, tons of fish into the water. If there could be a law compelling everybody to do that, there would be no need of a close season. We do not believe it would be practicable to have a close season, because it would interfere with the herring fishing in the fall. Of course, if there was a close season, it would have to commence the first of September on account of the trout. They go for the spawning beds about the first of September, and fool around ten or twenty days. They spawn about the fifteenth or twentieth of September. But a close season would not be practicable anyhow.

The Gillinghams gave me the names of several parties at Bay City who fish on the Charity Islands.

Caseville, February 8.

Alexander Truedell, who operates the "Lewis Truedell Fishery" at Caseville, is the only fisherman at this place. He said: We have fished here for fifteen years on the Charity Islands and Sand Point. The fishing compares very unfavorably with the fishing years ago, when we first com-

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menced operations here. I attribute it principally to the fact that they are caught out. The catch is not more than half it was even five years ago. Get some whitefish, but not nearly as many as we did. We used to get 25 and 30 barrels at a lift, but not now; four to five hundred pounds is a big lift of whitefish now. We used to get many sturgeon, now they are caught out. I have seen schools of sturgeon in the Pigeon river so thick that their fins were above the water, but that is ancient history. Nothing of that kind has occurred late years. They ought to prevent the slaughter of small pickerel, the small ones should be thrown back in the water.

Mr. Truedell uses 22 pound nets. His mesh are as follows: Leaders, six inch; heart, four inch; pound and sides, three inch; backs, two and a half inch. Uses one flat boat.

Respectfully submitted,
S. C. PALMER.

In June, 1889, the statistical agent, Mr. Palmer, under direction of the board, visited the Lake Michigan shore from the south line of the State to the Straits of Mackinaw, including a trip to the Beaver islands, which lie off the coast of Michigan in the upper end of Lake Michigan.

The following is a copy of the instructions given to him, and his report follows:

INSTRUCTIONS TO STATISTICAL AGENT.

Detroit, Mich., June 9, 1890.

SYLVANUS PALMER, ESQ., *Dear Sir*—You are hereby appointed statistical agent of the Michigan Board of Fish Commissioners, and under the direction of the board you are directed to visit the following places, and gather statistics in accordance with instructions contained in this letter.

You will proceed to New Buffalo on Lake Michigan, and commencing there, visit the following places:

St. Joseph, South Haven, Saugatuck, Holland, Grand Haven, Muskegon, Whitehall, (Sammon's Landing), Pentwater, Ludington, (Pt. Sauble), Manistee, Frankfort, (Glen Haven), (Leland, Northport, Sutton Bay), Traverse City, Charlevoix, Petoskey, Cross Village, Beaver Island, Straits of Mackinaw (which will be covered by St. Ignace and Mackinac Island), Cheboygan, Tawas and Alpena.

You will then, unless otherwise directed, return to Detroit. The places marked in parentheses are places about which the board has no information as to whether fishing is being prosecuted or not, and before visiting them you may make inquiries at adjacent points as to whether they are being fished or not. If you are satisfied that fishing is being done at these places, you will visit them, otherwise not.

The Beaver islands you will reach by boat, probably from Petoskey, but you can learn definitely by inquiry in that neighborhood by which route you can reach there best.

You will understand that you are not to be confined in your inquiries to the questions contained in this letter solely, but you are instructed to go beyond this and acquire such valuable information as may present itself to you in the direct line of your duty. You will see that the following questions are answered as near as may be.

1. Inquire of each fisherman whether he has made his last annual report to this board, as required by statute. If he has not so reported, have him

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fill out a blank under your direction, which you will return to this office by mail.

2. Ascertain by inquiry of the most reliable and experienced fishermen, with all the exactness possible, the precise location of the spawning beds of the whitefish in his locality, making a record of such information in such a plain manner that the beds may hereafter be located when plants are made in that vicinity.

3. Ascertain whether the fishing in each particular locality during the past year has been better or poorer than in former years.

4. If reported better, ascertain from the fishermen what, in their opinion, it is attributable to, and if poorer, what has caused the decline.

5. Ascertain whether the waters have been fouled by mill or other refuse, and if so, to what extent the fishing has been injured.

6. Learn what recommendation the fishermen would make with reference to methods of fishing to overcome the evils of loss of catch.

7. Do they think a close season for whitefish would help matters? If so, what period of time in their opinion ought the close season to cover.

8. In cases where fishermen express themselves of opinion that artificial stocking has helped the waters, ascertain by questions the basis upon which they form their opinions.

9. Ascertain whether in the opinion of the fishermen there should be any restriction placed upon the size of meshes of nets to permit the escape of small and unmarketable fish.

10. Ask fishermen conducting large fishing operations whether they would be willing to meet the fish commissioners of the different States bordering the Great Lakes, and the persons engaged in fishing on the lakes at some central point in the near future to discuss methods by which fishing may be improved.

11. Has artificial propagation helped the fishing?

Respectfully submitted,

HERSCHEL WHITAKER,

Prest. Mich. Board Fish Commissioners.

HERSCHEL WHITAKER, ESQ.,

Pres. State Board Fish Commissioners, Detroit, Mich.

SIR—Having received from you the appoinment of statistical agent, with orders to inquire into the state of fisheries along the Michigan lake shore, for the information of the board of State fish commissioners, and to obtain reports of the last season's catch of fish where fishermen have failed to report, I left Detroit June 10th and proceeded to New Buffalo.

There is no fishing being done at New Buffalo at present. Joseph Hass formerly fished here with six pound nets, but is not fishing this season.

Saw Mr. Theodore Lutz, of Campbell & Lutz. They are now fishing at Michigan City. They have removed to Michigan City permanently, as they are nearer their fishing ground than when at St. Joseph. He said: We have about 1,200 gill nets all told; our nets are about 250 feet long. Fishing generally is fully as good as usual, but the whitefish are scarce, and they will not be any more plenty until the fishing during the spawning season is stopped, and the pound nets are shut out. I believe that the fish caught by the small mesh pound nets, more than balances the number put in by the commissions. We have twelve or fifteen pound nets, but we will throw them away if others will. But we cannot afford to let others have the advantage of us, so we shall use ours as long as others do. I don't know

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where the whitefish spawning beds are. There used to be spawning beds about eight miles south-west of St. Joseph. I think there should be a close season for whitefish, to commence the first of November and end about the fifteenth of December.

Mr. Lutz's recommendation, to insure due increase in the catch, is to throw out pound nets entirely.

At St. Joseph saw but one or two fishermen, the others were at their nets.

Those I saw here said there had not been much if any improvement in the fishing, and thought there was some question about artificial stocking having helped in this locality.

[It is but just to say that fishing has been prosecuted at this point for a long time very vigorously, and small mesh twine has been used to take small fish that have never had an opportunity to spawn. The work of the commission has thus been very heavily handicapped in this locality.—*Comsioner.*]

South Haven, June 13.

Messrs. Boyne & Paxton are the only fishermen here. They fish with a tug; use eight pound nets and ship most of their fish to Chicago fresh. I talked with Mr. Paxton. He said there are no whitefish spawning beds that we know of this side of the Manitou islands. We don't believe that there are any, though some say there are spawning grounds off Saugatuck. We have had a great deal of trouble from mills fouling the waters, and we had to resort to the courts and restrain them by injunction from throwing their refuse, such as sawdust, shingle shavings, etc., into the water. That is just what has driven the whitefish away. No clean fish would stay where there is so much foul water. Whenever there was wind to disturb the surface the sawdust would rise from the bottom, and something had to be done. The mills were driving the fish and fishermen from the shore.

Do not think a close season would benefit us. We don't catch spawners, because there are no spawning beds near us. There are good regulations now as regards size of mesh. Of course we lost money at first by following the law.

I am a most thorough believer in artificial propagation; that is all that saves us now. All the whitefish that we catch now were artificialy propagated, there cannot be any doubt of it.

I can tell an artificially propagated fish from a native fish as readily as you recognize any member of your board of fish commissioners, but I cannot tell you so you would know one from the other perhaps.

I judge them by their general shape and size. They are of an almost uniform size, and they are shorter; have a more stubbed appearance, with short necks, while the naturals are longer and slimmer, and do not look as fat as the artificials. Another thing. There is more slime on the planted fish; more on the fish and on the board where they are dressed.

Mr. Paxton has no recommendation to make as to methods of fishing. Would be willing to meet with the board to discuss matters. Have mailed you Boyd & Paxton's report of last season's catch.

Saugatuck, June 14.

The Shriver Bros. are not fishing here this season; they are at Charlevoix. Alexander Shriver is the only fisherman whom I saw. He is a gill net fisherman: has 35 nets of 45 fathoms each. Catches mostly sturgeon

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and herring, with some trout and a sprinkling of every other kind, except he does not take anything that he calls whitefish.

He says the whitefish have not spawned here for three or four years. The spawning beds are about a mile due south, extending probably a mile into the lake. Does not think restricting the size of mesh would make any difference. The pound net men use legal size mesh, but they slip an apron into the pot, with mesh small enough to catch everything that comes along.

Have had plenty of annoyance from the mills, but they are mostly gone now. The government scow dumps shingle shavings and sawdust back in the lake and that does not help the water any.

We catch a great many "long jaws." They are the same as a whitefish, only they have a long jaw. I think the commissions have propagated them for whitefish through mistake, as they are of uniform size and have come into the water here within a few years. I think the hatcheries are a good thing, because, if they can hatch long jaws they can hatch whitefish.

[Mr. Shriver is laboring under a misapprehension in this respect, as the "long jaws" are peculiar to the waters of Lake Michigan alone, and no ova has ever been taken by this commission on this lake.—*Commissioner.*]

The pound nets have cleaned Lake Michigan out of fish. I have seen 3000 pounds of whitefish sent to Chicago and you could put thirteen of them in a cigar box holding 50 cigars. They got one cent a pound for them.

Have seen 300 sturgeon taken out of a pound net just for the bladders and caviare; the fish were buried on the bank.

I threw away my pound nets because they were 3½ inch mesh.

Would be willing to meet the commission and fishermen to talk over methods of fishing, but it is no use; these conventions are always in the interest of pound net men.

I hand you Shriver's report of last year's catch.

Holland, June 13.

William Baker is fishing six pound nets off Mackatawa Park in Black lake. The only one fishing here; did not see him.

Grand Haven, June 14.

Saw the elder Mr. Fisher of A. & A. Fisher. He says the spawning beds in this vicinity are about eight miles west by southwest from Grand Haven, where they used to catch the best spawning whitefish.

"The whitefish are about all gone, the pound nets having taken them. I don't think that planting can amount to anything as long as the pound nets are allowed in the water. That is, it cannot amount to as much as it might, because as fast as they are hatched they are caught out. Fifteen or sixteen years ago we could get fifteen hundred pounds or more at a lift, but they were about all gone until four or five years ago when they seemed to commence to come on again; that is, they must have been hatched and planted faster than they were caught out. Mr. Obeke caught 1,300 pounds in one night last year, and I caught over 600 pounds at one lift. I believe they were planted fish because they were all alike; they seemed to be all the same age. The fry of a planted fish is all the same size, but the fry of a naturally grown fish is different; it is sometimes little and sometimes large. The spawn of a young fish is a yellow color and of an old fish is red.

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"There is no necessity for mistaking a black fin herring for a whitefish, the herring's lower lip sticks out, and a whitefish's upper lip projects.

"The refuse from the mills have interfered to some extent with whitefishing along the shore, but perhaps they have driven away no more fish than the fish offal that we used to dump into the water. Now we utilize every part of the fish; we cook the entrails and extract the oil and sell it. We have one tug and sixteen miles of gill nets. Will meet in council with commissioners and fishermen if they will let us know when and where they are to meet."

Saw the Vandervere Bros. They only fished last season from Oct. 20 to Dec. 31. Their rig is only for outside fishing. They have a tug and sail boat. Use 120 gill nets, 3⅞ mesh. They have fished for the last thirty years.

Do not believe in regulating the size of mesh. If the fish were divided or separated in different places you could do it. If the perch would not run where the whitefish are, you could, but as it is you cannot. We caught about forty-five pounds of planted whitefish yesterday, one weighed nine pounds.

To my question how he knew the fish he spoke of were planted fish, he said: We know by the shape of head. You plant the short neck, humpback Lake Superior whitefish. There are at least two varieties of whitefish: the short neck Lake Superior whitefish, and a longer variety with a projecting under jaw. Some call them "long jaws" as if they were a different species of fish, but they are a whitefish pure and simple, and not a distinct species at all.

We have had in the past trouble with the saw mills running their refuse into the river, and when the government filled the piers with shavings, sawdust and cedar bark the sawdust washed out into the lake, and to cap the whole some fool fishermen threw all their offal into the water and where that was done no whitefish were caught in the vicinity the following year. No one does that now if he intends to fish in the same locality, or near there again.

We would be glad to meet the commissioners as you suggest, but the meeting might occur in one of our hurrying times, otherwise we would do so of course.

Mr. Ruster, of John Ruster & Co., has fished here three years. Uses 140 gill nets 42 fathoms 3½ mesh. The whitefish spawning beds must be off six or eight miles west by southwest in deep, clear water. You don't have to go more than one mile from the shore to find twenty-five fathoms at Muskegon. Since I have been here the mills have not fouled the water to any extent.

While I do not wish to interfere with any man's means of earning his bread and butter, I do think that if the pound nets were run out of existence and the commission kept planting fish, that those two conditions would solve the problem of fish or no fish.

I have reports from Ruster & Co. and C. Van der Vere & Brother.

Muskegon, June 15.

Went to Port Sherman. Saw H. J. Johnson. He only fishes for sturgeon and perch; most of the time works in mill. He has been successful in getting sturgeon. Has had experience in the old country. Has 12 gill nets with 14 inch mesh for sturgeon, 2½ for perch. Caught 3,000 lbs. sturgeon last season and had 1,050 lbs. cavaire.

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He looks forward to seven years hence, when he says the mills will be every one gone and he can fish all the time and make a living at it. Caught a few whitefish this year; thinks they were planted because they were all the same size.

H. Trempe & Co. are the most extensive fishermen here. They run 85 gill nets 3½ mesh for trout and three for herring. I saw Garrett Trempe. He said: I don't know where the whitefish spawn. The shore whitefish, that is, the planted fish spawn in the fall and spawn near the shore in shallow water. The outside whitefish I think do not spawn in less than twelve fathoms; all the way from twelve to twenty-five. As to that variety of whitefish we have only caught four this year. I think they have gone north. We depend upon the white herring. You cannot catch them with less than a 3-inch mesh. They average about two pounds. We ship our fish to Chicago fresh, only where we neglect to lift and they gill and die. Those we smoke. Would be willing to meet with commissioners to talk over the fishing business.

Whitehall, June 17.

I saw only one man, Frank S. Nickett. He says they are having a fine catch of whitefish, much better than last season. I have his report of last season's catch. He is the only fisherman here who had not reported.

Pentwater, June 18.

The first big catch of what they admit to be whitefish was reported to me here. Mr. Robert Venn on the 16th caught 1,000 lbs. of whitefish, all "firsts" and "seconds", On Tuesday he brought in 750 lbs. and on Wednesday the 18th I saw his catch of 400 lbs. He has been the most succesful though not the most extensive fisherman at this point. He has two pounds nets and the help of a boy only. Last year with the same outfit he caught 10,500 lbs. whitefish and about 6,000 lbs. of sturgeon. Had 2,400 lbs. caviare. All are pound net men, but all use 3½ mesh. I talked with Mr. Venn. He said: I am certainly very much elated over the prospect for future whitefishing. I have caught more whitefish the last three days than in any other three days' fishing in the last five years. They have been increasing in numbers in the lake for the past three years, but we have nothing like this. I believe it to be the result of planting. I do not claim to know by his looks a whitefish that has been artificially propagated or was hatched naturally; but when I say I don't know one from the other I don't wish to be understood as saying that no one else can, for some say they know one from the other and I presume it is true. I believe these fish were planted because it stands to reason. They are certainly here. That we all admit. If they were fish driven away by the foul water now returned again, they would be older and consequently larger. They were not hatched here, because there have been no old fish to hatch them. They are in the lake because they were put in—that's what!

The saw mills have damaged our business very much; they have driven the fish away and just about ruined us. We complained to the Fish Warden and he made them burn their refuse instead of throwing it into the water, and now that that nuisance is abated we hope that by the aid of artificial propagation—and through that only—that we shall yet stem the tide; but I tell you it has looked pretty black for us fishermen for the last few years.

We are all using 3½ mesh for our pots and that is plenty large; fish

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weighing less than a pound will go through the meshes. The shore whitefish, that is, the planted fish, spawn in the fall and spawn near the shore in shallow water. Our whitefish weigh from two to six pounds, probably 2½ on an average. We fish nets under the water to avoid the drift wood.

I think the whitefish spawning beds must be about eight miles due north on the clay banks. The sturgeon spawn there and I am sure the whitefish do.

If others would, I would be willing to stop fishing from the 10th of October to first of April. Will meet with the commissioners at some central point if I am notified and can leave my work.

Messrs. Warner & Co. fish six pound nets. I saw Mr. Warner who concurred in all that Mr. Venn said as regards artificially propagated fish and said: There is one thing Congress ought to do, that is, fix a tariff of one cent a pound on fish brought here from Canadian waters. They get their work done for less money than we do and can afford to sell their fish for less than we can. That cheapens the fish in the Chicago market. I was in Chicago last week and one firm, Wittal & Co., received that afternoon 23 cars of whitefish containing 2,500 pounds each from Georgian bay. Our State is doing a great thing for us in sustaining the Fish Commission, and the general government ought to do that much to keep the price up. The last few years the Canadians have had the advantage of us, because their waters have not been fouled. While we have not been doing anything they have been making some money.

Ludington, June 18.

Messrs. Degergus & Son are the principal fishermen here. They have 100 gill nets; use four inch mesh for trout and whitefish and 3¾ for blackfins. They have two pound nets, 3½ mesh. They have one tug and one skiff.

Mr. Degergus said: We run our gill nets for blackfins and herring. The blackfins you can't catch in less than sixty fathoms. You can't catch the genuine whitefish in gill nets, for they will not "gill;" they swim along by the side of the net and go by it.

A good many call the blackfin whitefish, but they are not; the whitefish has a round jaw, like the sucker's lip. Some come here and want some of "those whitefish." Well, we don't take pains to tell them they are not whitefish; we sell them the fish they are looking at and if they like to call them whitefish they are welcome and at liberty to call them by that name; but they are blackfins just the same.

I hand you their report.

Could not see the pound net men without waiting a day and that seemed to be a waste of time. I moved on to Manistee.

Manistee, June 19.

Chas. Blanchard is the most extensive fisherman at Manistee, fishes 150 nets of 40 fathoms. Does not catch any whitefish to speak of, but his catch of trout last year was very satisfactory. He says:

I would recommend that fishermen use gill nets altogether; the pound nets are destroying all the fish. It was the pound net men championed the 4¾ law for gill net mesh. We use 5½ inch during the spawning season and catch no small fish at any time.

The spawning beds are further north; off Leland and Frankfort there are spawning beds.

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We had more mill refuse fifteen years ago than today.

I have reports from Olson & Peterson, who use 80 gill nets, and Hendrickson Bros., who use 100 nets. Hendrickson Bros. caught sixty pounds of whitefish yesterday. They caught none last season.

Alger Bros., pound net men, and Andrew Peterson are fishing this season for the first. If blanks are sent them they will report this fall.

I saw Andrew Peterson's catch of 400 pounds of whitefish today. He has pound nets.

Frankfort, June 20.

I interviewed Mr. Thos. Rudick. He has a tug and more than 900 gill nets of 45 fathoms, 4¼ mesh. Does outside fishing altogether, from four to twenty-five miles off shore. He says: I am in entire sympathy with artificial propagation. I believe the State of Michigan is doing a great work in restocking the waters of the Great Lakes, and if we had a close season from the 20th of November to the 15th of December, and the pound nets could be thrown out, and the whitefish were planted where they should be, we would be on the road to fish happiness again. There were two plants made here last spring by the State. The first shipment of fish they carried out from the shore, but the last lot they dumped off the dock. But the man in charge was not to blame, for it was so rough he could not get a tug to go out.

Now, the fish should be planted on the spawning beds of course, and I claim to know where they are, and I don't believe all the fishermen do, if any of them. They are at Empire and at the Manitou island. Off the northwest corner of South Manitou island, about thirty miles north northwest from here there is a rocky reef; and off Empire is another place on the rocks. That is seventeen miles northerly. At either of these places you will find whitefish at spawning time.

If the commission will notify me beforehand a few days, I will take the fish to the reef off Empire for $10.00, just enough to pay the expense of running my tug there.

Saw the Rubier Bros. They run 100 nets (gill nets) and one pound net. They say the catch of whitefish has been much better so far this season than for the corresponding period last year. They lifted 400 pounds of whitefish yesterday.

Have their report and left blank at the house of Lyberg Bros.

Traverse City, June 23.

Talked with Mr. John Johnson. He has 21 pound nets. He does no fishing himself, but farms his nets out to others. Said he really could not tell how many pounds of fish had been caught in his nets, nor how many had been sold, because he shipped some to Chicago and sold some to neighbors and had salted some. Says he does not keep a regular system of books. Supposed his men reported their catch to the commission, but if they do not if the Secretary will send blanks to him he will see that they are filled out. We are fishing mostly in the the east bay, off Old Mission Point. We do not fish out in the lake until July.

Last year, off Antrim, one of my men, Staggers, got about 26,000 pounds of whitefish averageing probably 2½ lbs. each. Got five cents a pound. The most of my lake fishing last year was done off Antrim. My nets are five rod hearts and 45 rod leads.

I don't think that planting fish the way they do can increase the supply.

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They planted here six years ago. They dumped them off the R. R. bridge there, which you see must be fifteen feet from the water. [The planting of fish from the railroad bridge referred to was not made by this board.] But I can tell you one queer thing: This bay is full of brook trout and they were not here eight years ago; especially at the mouths of the streams you can catch enormous trout as fast as you can throw in your line, if the conditions are favorable. Did not believe they came from streams planted with trout; they multiply so wonderfully because no other fish disturbs them, they are too swift for them.

Returning to the whitefish subject he said: If the State would pay fishermen a price per quart for spawn and they strip the males and females and deposit the eggs right on the spawning beds, it would be more economical than supporting the hatcheries, but, (he said parenthetically, if not pathetically) we would have no way of shoving them under the stones.

Went to Sutton's Bay and Omena. Omena was the nearest I could get to Leland without waiting two days. Did not go from Omena to Northport because there was not time to do it and get boat back to Traverse without losing a day, and as the commission have reports from all fishing at Northport, I thought it not best to do so.

The only firm fishing at Omena is Blanchard & Barnes. They are using 12 gill nets and 2 pound nets. The whitefish do not run so early as further south—not until July. They had a light catch last season. They think the pound net fishing should be prohibited for a few years. Would put theirs away if others would.

Charlevoix, June 24.

Saw G. C. Gerkin, who has fished here twelve years. Has about five miles of gill nets. He says: The whitefish spawning beds are off the Fox Island reef, about thirty-five miles due west. Probably there are beds nearer, but no one knows where. I believe there should be a close season, to commence about the 18th of October and end the 18th of December. I think there should be a restriction as to size of mesh. The pound nets ought to be the same size mesh as gill nets, that is, the pots. I don't care what size lead they use, whether it be 8 inches or only 2. I use six inch mesh for trout, coarser than for whitefish.

When the pound net men comply with the law technically by using 3½ mesh they will buy the soft lay twine which will shrink an inch to the mesh after it is put in the water. They should use only hard lay twine.

About the small mesh nets: my proposition is that fishermen have two years to dispose of them or wear them out and at the end of that time do away with them altogether. I have been before the Legislature several times. We had a bill framed at one time and likely to pass, but the sawdust bill was added to it and it failed.

I would be willing to meet with the board and the fishermen to talk matters over if I could get away at the time.

Lewis Gard is fishing at Charlevoix, was not fishing here. Also a Capt. Carter had a tug and 50 gill nets.

Petoskey, June 25.

Saw Albert Miller. He has fished here for the last ten years; uses 50 gill nets of 70 fathoms each and three pound nets, 3½ mesh. Says the whitefish probably spawn off the Foxes on the reef, and of course off the Manitous where the same reef is. Thinks 4¼ for whitefish and 6 inch for

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trout a good mesh for gill nets. He caught 160 pounds of whitefish yesterday (25th) the first this year.

Saw Messrs. Kirby & Ringle together. They think that there should not be less than 4¼ inch mesh for gill nets, and 3½ for pound nets. They could not agree as to whether the long jaws are a variety of whitefish or a distinct species.

Mr. Kirby said: Long jaws are doubtless a planted fish, planted perhaps for whitefish, and in fact, they may be a variety of whitefish. There are unusually large schools of them and seem about the same size. Mr. Ringle said: The whitefish spawning beds are west southwest on the reefs off the Manitous and Foxes. Don't think a close season necessary, as their nets are pulled before the spawning time of the whitefish.

Mr. Kirby says the inland lakes up along the Elk and Cheboygan rivers are full of whitefish. They went up there to spawn, and some of the lakes' outlets are dammed and the fish cannot escape.

Called on R. Connable & Son. I saw the son; the elder Connable is in Chicago. He was dumb so far as telling me his price or amount of catch. They are running 150 nets of their own and use 150 owned by a Mr. Brown in Chicago. They buy most of the fish caught at Petoskey, Charlevoix and Harbor Springs. He declined to fill the report "for the edification of other fishermen and to the detriment of own business."

He said: We are most assuredly in hearty sympathy with the idea of artificial propagation. The fact that we wrote to President Whitaker last spring offering the use of our tug to deposit the fry free of cost, if they would make a plant here, proves that. And I made the offer from a perfectly selfish motive you may be sure. Any fisherman who doubts the entire feasibility and practicability and already demonstrated success of artificial propagation must be a fool!

I found reports from all fishing here, except the Connables.

Wilson Bros. are fishing six pound nets at Harbor Springs, but I did not see them.

Beaver Islands, June 27.

Visited the Beaver Islands from Petoskey today. The Beavers proper consist of the following islands as named by one of the citizens: Big Beaver, Garden, Hog, High, North and South Foxes, Hat, Whiskey, Gull, Trout, Rabbit, Squaw and Pissmire.

This is the fishing ground of all others on the Michigan shore of Lake Michigan. They ship on an average through the season five tons a day. Today (27th) over 13 tons. The fishing season opened a month earlier than last year. I mean the run of whitefish which they do not usually begin to catch until after the "Fourth." This season the first lift was made June 6.

Endress & Son, dealers in fresh and salt fish, buy the most of their fish, and Neil Gallagher their salted fish.

Talked mostly with Wm. J. Gallagher of Gallagher & Sandenberg. Mr. G. is the Deputy Co. Clerk and is an intelligent and seemingly candid man. He says: As to restriction on size of mesh: 3½ inch for pound net pots is plenty small enough; we use 3¾ to 4 inch for our pound nets and 6 inch for our gill nets. We use 4 inch mesh in the pound nets that we are using now. We don't want the little fish; after we dress them and salt them and send them they bring us the enormous sum of one cent a pound. A man can't do the work alone and he certainly can't afford to pay another man

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to help him. No, sir, if it was a legitimate business and no waste of future dollars and cents to slaughter little fish in that way, it would not pay to do it. Most emphatically we don't want anything less than "firsts" and "seconds" in our nets and while I am talking about little fish, we don't like to have men who were, perhaps, driven out of Charlevoix come here with their little 2 inch meshes. One man is Hugh Donnelly from Charlevoix now fishing at High island, and if the fish warden will come and see me I will point out several others. They tell the deputy, Joseph Smith, that there is no *law* only *custom* has established 3½ inch and he dare not act. None of our local fishermen use less than 3½ inch pots and I think you will find that most of us fish with a larger than legal sized net. There may be a few of our old small meshes in the hands of the Indians, but not many.

Our pound net fishing ends in August. We don't care to have our nets blown out by the gales and we pull them the last of August, so we don't fish pound nets during the spawning season at all. The fish we get as early as this are artificially propagated. There are three distinct varieties of the whitefish; the black fins are just the same as the long jaws. (He showed me some black fins in the car, they were that morning's catch; the fin was not black entirely, just the tip of the fin.)

We are all well aware that artificial hatching is a success. I don't suppose any one questions that now. If any fisherman who has fished here for the last ten years has in his mind the least doubt that every whitefish he has caught during the last two years were hatched at Detroit he is too simple to argue with.

The catch of whitefish has been increasing here for the last three years and this year the prospect is still more flattering, for the whitefish season is a month earlier and the catch is better than at this date last year. There are 12 nets in now where there were three last year; that does not look as if the fishermen were quite discouraged. One can't buy a net or even set it in for nothing, and we fishermen have not made enough money for the last few years so we could take many chances.

I feel inclined to give the State Board of Fish Commissioners what is their due. If artificial hatching had proved a failure, where would we be? When a drowning man is helped out of the water he ought to remember the hand that pulls him ashore.

The whitefish spawn on Gull island and Fox island, all along there.

There ought to be a tariff on fish brought to the United States from Canada. I am as firm a believer in that as I am in the policy of hatching fish artificially.

Saw the Martin Bros. They appreciate the work that is being done for them in replenishing the waters with fish. One of them said: You probably find most of the fishermen with the blues, but the truth is that this year we have reason to be encouraged and hopeful. The whitefish catch has been increasing for the last three years and we have no idea that they came from the clouds. The old fish had been all caught out or driven out so there were none left that we could catch, and if there were none to catch there were none to spawn, none anyway. But they are there now and we believe artificial propagation has been our salvation. To demonstrate to you that we have faith I will tell you that last year we had 50 gill nets and a sail boat, but this year we have invested $2,200 in a tug and bought 20 more nets. We are fishing on our old ground.

I remained at the Beavers until Saturday p. m., but could not see all the fishermen. Have reports from ten and below is a list of those fishing here

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whom I could not see: Nicholas Plant, Pat McDonald, Nathan Sanders, Johnson & Larrison, Pat. McConley, Francis McConley, Owen McConley, John Gallagher, Dominick Gallagher, Joseph Left, James Gordan, James Walker, John Oliver.

June 30.

Left Petoskey for Mackinaw City where I found a letter from the commission with orders to return. Called on Mr. D. A. Trumpour, but he was very busy. He had fish to ship on the train I had to take for Detroit.

He said: There are whitefish spawning beds off St. Helena island, northwest from here along the shore there. Said he had made report of his fishermens' catch as well as he could. His fishermen are all Indians, whom I could not communicate with without an interpreter.

Very respectfully submitted,

SYLVANUS PALMER.

NEW WORK.

Effort is being constantly made by this board to enlarge the scope and efficiency of the work of the board. As fast as opportunity and means at command will allow, experiments in the propagation of food and game fish of those species which have not yet received attention, are being made.

During the time which has elapsed since the submission of the last report, considerable effort has been expended, in attempts to artificially hatch the sturgeon and white bass. These experiments were each successful, and the numbers hatched warrant us in the belief that with the benefit of experience already gained, and with the added experience of the future, each of these fish will annually be cared for and the waters will be stocked with them.

The commercial importance of the sturgeon has become so great within the past few years that every effort will be made to increase its numbers. From a despised fish fit only for the offal pile, the sturgeon has now become of great commercial value, and in certain localities is fished for exclusively.

Reports received by the board show that in many instances the market price paid for the sturgeon equals that of the white fish, and it is now one of our most valuable commercial fish.

The white bass is a prolific fish and abounds in certain localities in this state. Its flesh is very good, and its introduction into new waters must result in increasing the food supply, to the advantage of the people.

The importance of the experiments to artificially propogate both these fiish, is of considerable significance in fish culture. But one previous attempt has been made to artificially hatch sturgeon, and that experiment was made several years ago, before the fish had attained any commercial importance. The successful hatching of the white bass in July 1890 by W. D. Marks was the first attempt, as we believe, to artificially breed this fish ever made in America. Its successful introduction in our waters we hope will be accomplished the coming season, and will mark an important step in the stocking of our inland lakes with a valuable fish.

The pike-perch, wall-eyed pike, or dore is a fish of much commercial importance in Michigan and the other states bordering the great lakes.

It has received the attention of nearly all the northwestern and middle State fish breeders by reason of its marketable value, and because of its accomodation to change of locality, together with its value and desirability

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in stocking inland lakes. In the judgment of many its flesh is superior to that of the bass, and it affords good sport to the angler.

With other spring spawners it has presented difficulties in its manipulation which have usually resulted in a very low percentage of impregnation when compared with the results of impregnation with trout and whitefish. Eighty to ninety-five, and sometimes a higher percentage, is attained in the handling of the last mentioned fish, while it is fair to say that forty-five or fifty per cent has been a high impregnation with the pike-perch, and oftener the percentage has been below this figure. The cause of so low an impregnation was not known, and surmise could alone account for it. By reasons of these poor results, where better ought to have been obtained, we felt the necessity for an intelligent inquiry into the causes of failure, and at the January, 1890, meeting of the board, it was decided in the interests of the State, as well as of fish culture in the main, some attempt should be made to solve the difficulty.

Arrangements were accordingly made with Prof. Jacob Reighard of the University of Michigan, assistant Prof. of Biology, and an intelligent and untiring scientist, to go with the crew charged with the spawning of this fish, and there conduct his inquiries into the causes of failure. His investigations covered the entire period from the time of the stripping of the fish and the fertilization of the ova, over the various changes in the development of the egg and absorption of the food sac, to a time when the fish was ready to search for its natural food. His experiments were entirely successful aud the results of his inquiry, if carefully followed out, must tend to largely increase the efficiency of this branch of our operations.

For detailed reports of the above experiments, see Appendix A.

PETOSKEY.

The buildings at Petoskoy were disposed of according to the recommendation of the Senate and House fisheries' committees, of the last legislature, at the best figures that could be obtained for them. Messrs. Rose and Hayes of Petoskey, purchased the buildings at $425.00. The interior equipment consisting of jars, tanks etc., was removed to Detroit, and was used in equipping that station when it was enlarged. In this way nearly everything in the buildings at Petoskey was utilized at the Detroit hatching station and a considerable outlay of money was thus saved, which we should otherwise have had to expend in fittings in the Detroit hatchery.

The removal of this house in no way affected the output, and permits us to do the same work with more economy, and to better advantage.

MEETINGS OF THE BOARD.

Meetings of the board are held monthly at the office of the board in Detroit. At each meeting the necessities of the different stations with report of progress for the past month are submitted and considered.

Two members of the board act as a committee of audit on all accounts and bills. This committee for the past two years has consisted of Mr. Whitaker and Mr. Post. All bills are in duplicate and must be O. K.'d by the employé in charge of the work.

Meetings were held as follows in 1889-90:

In Detroit on January 22, February 23, March 28, April 23, May 28, July 1, July 27, August 27, September 24, October 26, November 26 and

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December 26—1889. January 28, February 28, March 25, May 29, June 27, July 25, August 29, September 26—1890.

In Paris on June 25, 1889; and May 1, 1890.

COST OF FRY, ETC.

The enlargement of the whitefish station at Detroit has permitted us to largely increase the output of fish over former years, with a comparatively small increase in the number of employés, and with a small increase in the cost of the maintenance of the station.

The cost per thousand of fry has been considerably lowered in the past year, and it may be well to institute a comparison of the cost per thousand of fry to this board, with the cost per thousand to other States.

The Canadian Department of Marine and Fisheries in its report for the year 1888, in speaking of the cost of fry to that government, instituted a comparison of the cost of fry per thousand to Canada with the cost to the State of New York, and Mr. Wilmot very properly says:

"It becomes unavoidable at times to make comparisons on subjects in which the public is concerned and it is a necessity also in some cases, in order that the actual merits of a public industry in a country may be fairly upheld, that any erroneous views entertained by any portion of the public on that industry may be openly dispelled." This reasoning is sound, and will serve as an explanation why comparisons are instituted in this connection.

The Canadian report goes on to show that the average cost to its government per thousand of fry, was 39¾ cents, while the cost to New York for the same year (1887) was $1.33⅓ cents per thousand.

The cost per thousand to Michigan during the year 1888 was $10\frac{51}{100}$ and for the year 1889 the cost per thousand was $10\frac{59}{100}$ cents per thousand. This showing is one which shows conclusively that the work as conducted in this State, is beyond question conducted with a reasonable degree of economy, and at an expense that will compare favorably with the work of other States.

FISH WAYS.

In the year 1877 the legislature passed an act relative to fish ways in the streams of this State, and in the provisions of said act was the following:

"It shall be the duty of the fish commissioners of this State to procure made a draft of a general plan on a scale of sufficient size for a working plan for a suitable chute or fish ladder, of such construction as will in their opinion best subserve the free passage of fish, both up and down the streams at the dams, on which plan shall be designated the greatest allowable slope per foot run of said chutes etc., * * * * *; and it shall be the further duty of said fish commissioners to procure to be lithographed two thousand fair copies of said plan and specifications, and to cause to be mailed to the address of the township clerk of each organized township in the State one copy of said plan and specifications, with instructions to said township clerks to place the same on file in their offices and not to allow said plans and specifications to be taken thence, but to keep them open to inspection of owners and occupants of dams and persons using the water thereof in the township for the purpose of taking copies of the same; said plans and specifications shall be open to the inspection of the general public when not

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in use as above * * * * *. The expenses incurred in procuring and mailing of said lithographed copies of said plans and specifications shall be audited by the Board of State Auditors and paid by the State Treasurer out of any money's in the State Treasury not otherwise appropriated.

In accordance with the above act, the fish commissioners, in 1878, after making an experimental fish way on a small scale and satisfying themselves that fish would use the ladders, adopted the Shaw fishway as the best fishway then in use, and procured lithographed copies of the same and forwarded them to all township clerks in the State. We believe that nearly all of these lithographs have long since disappeared from their places of custody. For several years past applications has been frequently made for these cuts, and we are informed that none are on file with the clerks of the townships from which the applications are made for plans and specifications. During the last two or three years no lithographed copies or plans of this fishway have been in our possession, the supply having been exhausted, with which applicants could be furnished plans, etc. Considerable improvement has been made in fishways in the period which has elapsed since the act was passed. Other fishways have been invented and some have proved successful in their practical operation. The most successful fishway, perhaps, as well as the most economical in construction, is the Rogers. It is now in successful operation in dams at Lackawaxen, Pa., and on the Hudson in two or more dams, besides in many other places. Negotiations are now pending between the commission and Mr. W. H. Rogers of Amherst, Nova Scotia, the patentee of the Rogers fishway, looking to some arrangement which shall be mutually satisfactory to both parties, whereby we may secure the right to the State to use his patent in the erection of fishways. Should we be able to come to terms, an estimate will be presented to the Legislature to secure his invention.

The commissioners of New York and Pennsylvania, who have had considerable practical experience with this fishway, speak of its efficiency in the highest terms. We have taken every means to ascertain the practical value of this fishway, and all who are familiar with it recommend it.

EXHIBITS.

In the summer of 1889 the managers of the International Exposition at Detroit, and the president of the State Fair Association each invited the board to make an exhibit of the fish natural to the waters of this State.

The invitations were laid before the board for consideration at the May meeting. The matter was fully considered by the board at this meeting, and it was deemed advisable for the purpose of bringing the subject of fish culture before the people for their better information, that these invitations should be accepted. These exhibitions afforded opportunities to lay before the public the extent and character of our work, and to disseminate a knowledge that fish might be had for suitable waters without expense to the applicant, and they have by judicious effort been made to serve the purpose of promoting and increasing the efficiency of our work. They resulted in immediately increasing the number of applications, and the inquiries and correspondence thereby entailed upon the secretary's office a large amount of work. It soon developed the fact that many of our people were unaware that fish could be had free of charge upon application. The result has justified the judgment of the board, and many of

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the streams and inland lakes have by this means been stocked, which might not have received any benefit from our work for years, had it not been for these exhibits.

A brief paper showing the objects of this board, and containing other information for the general public was prepared and widely distributed, a copy of which follows.

AQUACULTURE.

Aquaculture, or fish culture, is one of the many new occupations which have sprung out of modern inquiry in response to our necessities. While to insure success it demands of those who pursue it a reasonable expenditure of time and attention, it affords in return a reasonable profit, and a large measure of pleasure and diversion. The soil promises ample return to the diligent husbandman, and so do our countless streams and lakes to those who give fish culture deserving care. Why may not the two vocations be united to the resulting advantage of both, without sacrificing either to the other, when they are so nearly allied?

The rich prairies and rolling woodlands of Michigan, are traversed everywhere with an interlacing network of rivers and streams, and are dotted with countless beautiful lakes, capable of affording to the farmer, if properly stocked with fish, a pleasing variety for his table, and opportunities for pleasant outings for himself and family, which will relieve the monotony of daily life. The slight attention required in attending to the proper stocking of the waters of his neighborhood, and to the enforcement of existing laws regulating the close seasons, will yield an ample return in pleasure and profit, for all the time and care he may bestow upon it.

In considering the question from its practical side, we should not lose sight of the source of profit, resulting from the stocking of our inland waters with choice varieties of game fish. For years there has been a large and increasing stream of non-resident sportsmen pouring into the State, seeking our streams for the sport which they afford the angler, and this class of pleasure seekers leave annually thousands of dollars within our borders, thus adding to the material wealth of the State, sustaining our summer resorts with their patronage, and incidentally affording a market for the products of the farm.

Fish, as a part of the food of the people, enters largely into the economy of our daily life. It is no longer a luxury, but has become one of the common articles of diet of the household.

The increasing demand for the food fishes of our great lakes within the last twenty years, has entirely revolutionized methods of fishing, and has resulted in greatly improved appliances for the capture of fish, to meet the demands of daily consumption.

For years the fishing of the great lakes was prosecuted by fishermen in Mackinaw boats, handling small gangs of gill nets, and was confined almost exclusively to gill net fishing. The fishing industry as now conducted, however, has been concentrated into fewer hands, the nets have increased in number from a few gangs of gill nets fished by hand, until statistics now show that one proprietor is fishing *seventy-five miles of gill nets.* The pound net which is a device of later growth is a much more effective method of capture than the gill net, and large quantities are now taken by this method of fishing. The gill net fishing is now conducted largely with steam vessels with which the nets are set and drawn, and instead of the fishermen fishing for home consumption alone, during the fishing season, they engage in fishing during the greater part of the year, and send their product all over the country to every city of importance, from the great lakes to the extreme south, east and west. The supply thus taken, over and above the needs of present consumption for the home market, instead of being salted and smoked as was formerly the custom, thereby reducing its market value, is now either packed in ice in fish cars having a capacity of about two tons, and sent to southern, eastern and western cities for distribution, commanding a high price as fresh fish; or the fish are frozen and held in refrigerators to fill future orders, and sold as fresh fish at a later period in the season at good prices. From the fishing business alone there results a large contribution to the material wealth of the State, as statistics already collected show that the value of the product of the commercial fisheries of Michigan amounts, annually, to about $1,500,000, besides furnishing a means of livelihood to a large number of our people.

The inland waters of the State originally abounded in the better varieties of edible food fishes, notably with the king of game fishes of our fresh waters, the small-mouthed black bass, which has a wide natural distribution over the temperate zone.

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The rapid settlement of the State, the construction of dams and the constant and unrestricted fishing of our streams, have played a most important part in decreasing the natural supply. Dams are seldom provided with fishways or ladders for the free passage of the fish in the spawning season, thus presenting an impassable barrier to the fish in their attempts to reach their spawning beds upon the lesser tributaries, in their annual migrations.

This depletion and waste and the growing demands of a ready market, have called for measures to restore exhausted waters to former productiveness.

Artificial propagation has successfully solved the question of restoring the loss consequent upon constant and continued fishing. The great lakes and their connecting waters, have within the past year given abundant proof of the success of the work of the commission, and the internal rivers and smaller streams in many counties of the State, today teem with brook trout, eels, carp and other fish which have been placed in the waters by the commission. Brook trout have been caught in greater numbers in the waters of the State the present year than ever before, which can be attributed only to restocking, as the trout is native to but few, if any, of the waters of the lower peninsula below the Boardman river, and is a child of adoption in all these streams.

During the past season there has been hatched aud planted in the Michigan waters the following amounts of fry by the commission; of whitefish, in the great lakes, sixty-three millions; of the wall-eyed pike, forty-four millions; of brook trout, in fifty-two counties of the State, about two million five hundred thousand; and of the German carp, about four thousand.

Michigan, deservedly, stands in the front rank of the States in the production of valuable fresh water commercial fishes, and leads all others in the magnitude of operations for the restocking of the waters. The State cannot do less without being open to the charge of gross negligence of her interests. With a coast line bordering her lakes of about two thousand miles, she annually produces about three-fourths of the fish product of the great lakes, while her internal streams, which abound in trout and grayling, equal, if they do not exceed in extent and number those of any other State of the Union.

The Michigan Fish Commission, which was organized in 1873, commenced operations in a small way, but with time it has enlarged its usefulness, and today ranks among the first of the States in the output of artificially propagated fish.

A large number of our streams and lakes have been stocked with valuable fish, but there yet remain hundreds of such waters throughout the State, which may be planted with profit. The chief aim of the Commissioners is to stock every water in the State with fish adapted to its conditions, and so far as its facilities and means will permit, when applications are properly made, orders will be filled.

Fry hatched by the commission may be procured upon application to the board, free of charge, the only restrictions imposed being that the waters shall be suitable, and that the public shall not be excluded from fishing therein by hook and line or other legalized methods. All streams stocked by the commission are closed by statute for the term of three years from the date of the first plant, after which they are free to the public, subject to such restrictions as the law imposes for their protection.

Distributions of whitefish, trout and wall-eyed pike are made in the spring months, including March, April, May and June, and the carp and black bass are distributed in the summer and fall months.

There have been established by the commission and there are now in operation, three hatching stations in the State, located at the following points: A hatchery for whitefish and wall-eyed pike, at Detroit, Mich; a hatchery for brook trout, land-locked salmon, German brown trout and Loch Leven trout, at Paris, Mecosta county, Mich.; and a hatchery at Glenwood, Cass county for the German carp. These stations are open to public inspection during the season of operation, and the public is invited to visit them as often as convenient.

Applications for fish should be made by letter, addressed to the "Michigan Fish Commission," 78 Moffat Building, Detroit, Mich., when allotments will be made of fish suitable to the waters for which application is made. At the proper time the parties so applying will be notified when the fish are likely to arrive. It is imperative that parties making applications should meet the fish at the time and place appointed, as in no instance will the fish be left with other parties, with a chance of total loss.

Exhibits were again made at the State Fair and Industrial Exposition of 1890. Public opinion has justified the step taken in making these exhibits and it may be said that no other feature of either exhibit excited the interest or admiration of the people to the degree these exhibits did. A full exhibit

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of the apparatus and paraphernalia used in our work together with specimens of fish eggs and fry of different species was made, illustrative of the different stages of development of artificial propagation. Exhibits were made of the Chase jar, Holton hatching box, Shaw and Rogers fishway, model of brook trout pond, hatching troughs, fish trays, egg trays, and of appliances used in the work when artificial propagation was in its infancy, and those of modern pattern illustrating the advancement in methods. The car Attikumaig was also on the grounds subject to inspection.

The following species of fish were shown at the exhibits: Brook trout, one, two, three, four, five and six years old; Grayling, one, two and five years old, German brown trout, rainbow trout, Loch Leven trout, whitefish, small mouth bass, large mouth bass, white bass, blue gills, rock bass, pike, pickerel, perch, carp, gold fish, herring, sturgeon, gar pike, eels, shiners, suckers stone rollers, catfish, bullheads and sheephead.

It would be well for the legislature to appropriate a sum sufficient to permit these exhibitions to be made each year at these exhibitions, of our native and of the foreign species of fish which have been and are being introduced into our waters. A sufficient sum should also be allowed to permit us to make similar exhibitions at district fairs which are held each year in different parts of the State. Several applications have been made from such societies, and while we should gladly have complied with each request, we felt that the means at our command would not warrant the expenditure. An enlargement of the number of exhibits to be made as suggested would necessitate the employment of an extra force of men for a period covering about two and a half months, but in our judgment it would be money well spent.

Applications have also been made by county fair organizations for exhibits, and while much advantage might be gained by such exhibits, it seems plain that the line should be drawn at district fairs. The result of going beyond this would ultimately cause trouble. If an exhibit should be made at one county fair and be denied to others, we would be charged with favoritism, and it is practically useless to try and exhibit at all county fairs, by reason of their number and conflicting dates of meeting.

These exhibits are very interesting, instructive and entertaining to the people and deserve to be made as often and long as they excite public interest. They are always the leading feature of every fair, and attract crowds wherever shown.

SECRETARY'S OFFICE.

The work in the office of the secretary has more than doubled since the submission of the last report, and the time of the secretary is fully occupied with the details of the office work.

Within the past year the business of the board connected with applications for fish has been materially changed. Previous to that time applications were sent directly to the superintendent, and the correspondence connected therewith imposed a great amount of work upon him. In order to relieve him of this work applications were directed to be sent to the office of the secretary. The change has resulted in relieving the superintendent of clerical work which demanded too much of his time, and the secretary has been able to handle it in connection with his other work.

Persons applying for fish are at once sent a blank application which they are directed to fill out and return, and the application is then filed to

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be passed upon by the board. It is frequently the case that two or three letters pass upon the application and the work of the office is thereby considerably increased. As showing the growth of applications, we will take the years 1888 and 1889 and eight months of the year 1890. During 1888 there were received 375 applications. In 1889, 520 applications, and for the eight months of 1890, 420 applications. Much the larger number of applications are usually received during the latter months of the year, and the probabilities are that the number in 1890 will exceed considerably the number for 1889.

The exhibits made by the commission at the State Fair and Detroit Exposition in 1889, were means whereby the public were informed that upon application fish could be had for suitable waters, and the increase of applications and correspondence relating to our work in the nature of inquiries was very noticeable. This correspondence has rather increased than fallen off in the time which has since intervened.

DISTRIBUTION OF WORK.

For the better conduct of the work of the commission, and in order that each member shall do his fair share of the work, at the June meeting of each year the work of supervision is alloted among the commissioners.

For the past two years the trout station at Paris has been in charge of Dr. Parker, the whitefish station at Detroit in charge of Mr. Whitaker and the carp station at Glenwood and examination of waters and propagation of new species in charge of Mr. Post.

SPAWN GATHERING.

The ova of the whitefish for all our whitefish work has for five years past been taken on the Detroit river. The sheltered nature of these waters makes it the most favorable and certain locality in which to conduct these operations. Its nearness to the whitefish station, also affords an opportunity to do the work more economically than it could be done at any other point.

Our operations in this branch of the work have been so much enlarged, that it has become necessary to secure nearly every fishery upon the American side of the river. The fish as soon as taken are placed in crates made of slats, which are anchored in the water near the shore, and the fish are retained therein until they are ready to be manipulated.

Except at a late period in the fishing season, the fish are not ready to be handled when taken, and even then but few are in what is termed a "ripe" condition. When first taken, the belly of the fish is hard to the touch, but when it has arrived at the condition when it is ready to be handled the eggs have become separated, and to the touch the fish feels as though it was filled with shot. The fish is then relieved of her eggs, and after being fertilized they sent to the hatchery.

The ova of the pike perch, or wall-eyed pike, has all been taken on Saginaw bay below Bay City for two years. This point has been found to be quite favorable for these operations.

When the eggs have been fertilized they are sent to the Detroit station where they are hatched.

Some conception of the magnitude of the operations may be had, when

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it is shown that the quantity, by measure, of whitefish eggs taken in the fall of 1889 was *ninety-six bushels.*

There are now eight fisheries controlled by the board on the river, as follows: Belle Isle, Craig's, Fort Wayne, Stock Farm, Mammy Judy, Grassy Island, Red Shanty and Stony Island. From these fisheries we secure the entire stock of eggs with which we fill our jars at the Detroit station.

The number of whitefish handled each season varies with the catch, from seven to fifteen thousand.

RAILROAD AND OTHER COURTEFIES.

Too full acknowledgment of the liberality of the railroads of the State, in granting free transportation for employees and for the car in the distribution of fry, cannot be made. They have manifested the keenest interest in our work and have afforded us every facility for quick and easy transportation. The car is hauled on passenger trains on our request, and the men are furnished with trip passes for all the work.

The broad and liberal views entertained of the importance of our work, and the hearty co-operation of the railroads, is one of the greatest aids to the State, and results in a practical donation to the State of many thousand dollars annually. With these grants of free transportation withdrawn, the State would be compelled to appropriate a large sum to carry on the work of distribution, or the work we are now conducting would be harmfully curtailed. While nearly all roads to which application for transportation has been made have granted our request, especial mention should be made of the following lines:—Grand Rapids & Indiana, Detroit, Lansing & Northern, Flint & Pere Marquette, Michigan Central, Chicago & West Michigan, Detroit, Grand Haven & Milwaukee, Grand Trunk, Lake Shore & Michigan Southern, Chicago & Grand Trunk, Toledo & Ann Arbor, and Duluth, South Shore & Atlantic Railroads.

With the increased output of both whitefish and trout fry in the spring of 1890, it was found the car would be unequal to the work of making the distributions alone. It therefore became necessary to make other provisions whereby the distributions might be made.

Application was made to the U. S. Fish Commission for the use of one of its cars to assist in the work. The U. S. Commissioner at once detailed a crew and car, which were placed at our disposal, and were of valuable assistance in the spring distributions of fry.

The car was engaged in this work for a period of forty-two days, commencing March 1 and terminating April 11. A crew of four men were constantly with the car, and the Commissioner refused to accept compensation for the services of his men for this period, thus making a valuable donation to the State. The only expense entailed upon this commission was the charge for subsistence and for the running expenses of car.

We wish to say in this connection that the interchange of courtesies between the U. S. Commission and this board have been uniformly extended by each board to the other in the past, and have resulted in mutual advantage.

The U. S. Commissioner has donated to this State in the last two years 30,000 Loch Leven trout eggs, 18,000 Swiss trout eggs, 150,000 Land Locked Salmon eggs, 1,349,637 Lake trout two years old, 35,000 brook trout and 3,500 California trout about one year old.

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This is in pursuance of the policy of the U. S. Commission, whose efforts have been largely instrumental in introducing new species of fish from foreign countries into American waters, some of which promise to be valuable additions to our native species. The practice of the U. S. Commission has been to allot among the States having waters suitable to new species, reasonable quantities for experimental purposes, a work which is peculiarly within its province.

BLACK BASS.

Perhaps no other species of our fresh water fish has such a wide natural distribution in the streams and lakes of the United States as this highly esteemed and valuable fish. It is found in our waters from the British Possessions to the Gulf, and from the Rocky mountains to the Atlantic, and is known under different names in different sections. In the south it is quite generally called trout, but in all localities where it is known it is highly esteemed for its game and edible character.

The multitude of inland lakes of Michigan almost invariably abound with the bass, but the constant fishing of the streams and lakes has resulted in many localities in serious inroads on the original stock.

The applications for bass to this board have been so numerous in the last two or three years, that it has been seriously considered by the board what means can be taken to furnish them to those who apply.

Bass have, until a comparatively recent date, been so plentiful that but little attention has been given them by this board, but the time must soon come when an effort greater than has yet been made, must be put forth to meet the wants of the people in respect to this fish.

Like many other spring spawners, it presents some difficulties in artificial propagation which are hard to overcome. The ova is viscid and much care must be taken in handling to obtain good results.

We know hardly enough of them to state with any certainty what percentage of successful impregnation can be obtained. It is quite likely that ponds might be prepared for holding the adult fish which would give satisfactory results, much the same as in trout breeding. It is also possible they may be bred successfully in the same manner in which carp are now reared, by allowing the spawning to take place naturally in ponds, the adult fish being taken from the ponds after the spawning period is over. These are experiments, however, which have not been tried, and experience alone will show whether they are practical.

Our operations thus far have been confined to the taking of young bass from lakes which are now well stocked and putting them in lakes which have been over-fished, and this work has been carried on as far as possible by the crews engaged in the examination of waters.

Many orders are now on file for bass which we are unable to fill, but with the imperfect methods at hand, we are doing the best that is possible. Steps will be taken with the appropriation asked for, to give the bass orders the attention they deserve, and we trust that another year will see this work well under way.

CAR.

The experience of the past two years with the fish car "Attikumaig" has fully justified the wisdom of the expenditure made in its purchase. With

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it, distributions of fry have been made expeditiously, and a wider territory has been covered than could have been covered but for its use. Equipped as it is with all the appliances used upon passenger coaches, the different railway companies haul it regularly in passenger trains, thus giving prompt dispatch in the distributions of fish.

It has also incidentally resulted in economy of the use of funds for the subsistence of the force engaged in the work of planting. The regular crew while engaged in this work, are in charge of the captain of the car, who has absolute control of the work and is held responsible for the conduct of the distributions. A cook is provided for the car by the board, the subsistence of each man is fixed at $3.50 per week and all their meals are served on the car. This amount is allowed in the monthly accounts of the men, and permits them to live comfortably. The men also sleep on the car and are not worn out from loss of rest or sleep, as thay otherwise would be. Under the system in vogue before the car was purchased, the men were compelled to use a baggage car in making plants, which afforded no opportunity for rest or sleep. Meals were hastily bolted at wayside stations at irregular hours, and at prices which were much higher than those now established. As a measure of economy in this respect, the car will go far to save money to the State and make the work much more economical, as well as increase the efficiency of the work.

Formerly when the fry were carried in baggage cars, there was considerable difficulty experienced at stations from the liability of applicants to miss the car in which the fish were carried, there being nothing to distinguish the car carrying fish from other baggage and express cars on the same train. As the stopping time of passenger trains is necessarily short at stations, it frequently happened that persons missed their fish because they did not find the car readily, and trains would not wait. These embarrassments have been overcome by the use of our own car. It is conspicuous by the difference in its appearance from other cars in the train, and bearing, as it does, the name "Michigan Fish Commission, Attikumaig," the persons intending to meet it are directed at once to the proper car, and annoying delays formerly caused to the railways are thus avoided.

It is quite possible that it may become necessary te procure another car to assist in this work in the near future, as the capacity of the present car, even when in constant use, was found last spring to be entirely inadequate to do all the work of the board. The largely increased capacity for hatching whitefish trout and pike perch, the distributions coming as they do so nearly at the same period of time, necessitated the application of a loan of one of the cars of the U. S. Commission in the spring of 1890, and in addition to this the employment of an express car for a period of twenty-eight days. The purchase of another car would be a wise expenditure, and will at an early date be an absolute necessity.

After the season of trout, whitefish and pike-perch distributions has passed, these cars, under the scheme proposed elsewhere in this report might be operated during a number of months in each year in the distribution of black bass, and other indigenous fishes, thus enlarging the period of use, and adding much to the value of our work.

To show the efficiency of the car in its present work, it may be stated that in the year 1889, between Feb. 15, and June 10, and while engaged in the distribution of fry from the different hatcheries, the mileage of the

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car amounted to 18,731 miles, to which should be added about 2,000 miles made during the remainder of the year on special trips.

During 1890 the car made a mileage of 14,825 miles on regular distributions, with an extra mileage on special work of about 1,500 miles. To this should be added the mileage of the two other cars employed in the same work, 5,432 miles, making a total mileage for 1890 of 21,757 miles.

When we consider that this large mileage was made within the boundaries of our State alone, some idea may be formed of the magnitude of the work, and of the effort that is being made to reach all portions of the State in our distributions of different species of fish.

It becomes necessary in transporting fish from one point to another in the warmer weather of spring and summer to reduce the temperature of the water in the cans in order that the fish may be carried successfully. If the water were permitted to remain at the normal temperature of the streams and lakes at these seasons of the year, frequent changes of water would become necessary and the fish would then be carried long distances only with extreme difficulty. Refrigeration of the water by carrying ice in the lockers lowers the temperature and largely overcomes this problem in transportation, and when a low temperature is successfully maintained safe transportation is guaranteed and economy of labor results.

Repeated demonstrations of the superior facilities afforded by the construction of the car to secure and maintain a low temperature in the lockers have been made. Frequently the temperature of the water in the cans has been reduced from 58 degrees to 35 degrees, and has been maintained at this point for hours. The fish were thus carried without change of water and without any loss of fish worthy of notice.

The New York Fish Commission, in asking its legislature for an appropriation for a fish car, instanced the efficient work of the car owned by this commission, and have asked that the plans and specifications of our car be forwarded to them for inspection. Their legislature will undoubtedly give them the appropriation asked for at its coming session.

Repairs have been made to the car during the past season whereby we have secured a different arrangement of the side doors and sleeping berths, which have resulted in greater convenience in its use.

SCIENTIFIC WORK.

The investigations made by Prof. Reighard of the embryo of the pike perch, or wall-eyed pike, during the spring of 1890, have resulted in a most valuable addition to the practical side of fish culture. To fish culturists the suggestions made in his report read at the American Fisheries Society in May, 1890, which appears in the appendix, if followed out intelligently, will be of much value and should result in a decided increase in per centage of the artificial fertilization of the ova of this fish. Scientific investigations of this nature can and do lend efficiency to the work of the fish culturist.

The work of artificial propagation of fish is today largely in the hands of men whose whole experience has been gained by practical experience in this work. While many of them are careful, painstaking and observant of the details of these operations, and thus become successful fish culturists, and hold high rank in their calling, they occasionally meet with difficulties which cannot be overcome by methods known to them, and which are controlled by causes that can only be explained by the aid of the

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microscope in the hands of some person, who, by reason of his education in biology and zoölogy, can determine the causes of failure in particular cases. Science can be made to contribute to more successful practical results in fish culture, if its aid be invoked when needed, and a wise and judicious expenditure of money in this direction must redound to the credit of the State, and largely add to the value of its undertakings. The State which thus wisely uses all means at command to enlarge the usefulness of its boards charged with public work, pursues a policy which tends to practical success, and gives the State itself a character for a broad policy in its public work.

While the work and investigations of Prof. Reighard connected with the pike perch are not by any means on a new line of inquiry, yet so far as they pertain to this particular embryo, they are original and of value, if his suggestions be followed out to their practical conclusions.

This is a fish that possesses a commercial value to the State, and any practical solution of the difficulties which have always given a low percentage of fertilization of the ova, results in an immediate practical benefit to the industry.

There are many points upon which science may enlighten the fish culturist, even with the species which have long been successfully hatched. It is an important thing for the fish breeder to know how long the spermatozoon retains its vitality or life power after it has been taken from the fish. It is important to know with some definiteness how long a period elapses after the ova has been taken from the female fish, before it reaches the condition where fertilization is impossible. It is important to the fish breeder that he should know whether there is a certain time when the male and female may be handled and the very best results be obtained, and the highest point of success reached in artificial impregnation. It is important for him to know within reasonable limits how long a period is covered by the maturation of the egg after it is taken. These and many other things are of the first importance to be known in our work, and can only be solved by the use of the microscope in the hands of some person skilled and educated in the study of embryology. Science should be made to cast its light in these dark places, and thus reasonably insure the practical results of our work to the point of greatest success.

To accomplish these objects and to secure the services of a person competent to conduct intellegent inquiry along these lines of investigation, a conference has been had with Prof. Reighard, looking to his employment in this work for specified times for the coming year. An arrangement can be made with him, which will give us the benefit of his services for a specified time each day, outside the time allotted to his regular duties, which will secure to the board a valuable service at a very reasonable compensation. We therefore ask that the sum shown in our estimates for this item be allowed, and we are satisfied that it will be a wise and judicious outlay of money.

The importance of these investigations in aid of practical fish culture cannot be overrated. A reasonable appropriation of means to further such investigations must reflect credit upon the intelligence of the legislature which makes it possible to pursue inquiries of this nature and in these channels.

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MUSKALLONGE.

The muskallonge is one of the most highly prized of the native fishes of the waters of this State. Its flesh is delicate and rich. It attains a large size and was formerly abundant. Its gamey qualities make it a prime favorite with sportsmen. Like the other valuable fish, its numbers are becoming rapidly depleted and it is already comparatively scarce. The desirability of doing something to replenish the number of this excellent fish has been long recognized by this board. In the spring of 1889 an effort was made to inaugurate this work, which, however, was unfortunately not very encouraging, but the board do not intend to let the matter rest with this experiment.

On May 1, 1889, Mr. Orr D. Marks, having been entrusted by the board with the undertaking, went along the west shore of Lake St. Clair where this fish had formerly abounded, to investigate the facilities for obtaining spawn and the opportunites for hatching the same. The famous spawning ground of Baltimore bay was visited and at New Baltimore two fishermen were found who were fishing with some small nets in the bay, and it was learned that they caught a few muskallonge after the middle of May, which they were willing we should handle. Five miles south of there a fisherman fished off the shore with a seine, who said he caught a few the latter part of May, which we could have the privilege of handling if we wished.

At Milk river, still further south, a man who fished with a gang of small pound or trap nets, said he caught now and then a small muskallonge and was willing to grant the right to handle such as he caught.

The above being the only places along that shore where he could learn that this fish was caught in any quantities, he returned to Detroit.

On May 13 word was received that the fishermen at New Baltimore had some muskallonge, and on the next day Mr. Marks went there. He found three large fish in the nets, a male weighing about twenty-five pounds and two females, the latter both ripe, one weighing between forty and forty-five pounds and the other about thirty pounds. These were crated on the 14th and on examination the next day the male was found to be spent. On the 20th the larger female died and on opening her the lower side of each row of eggs was found to be dead and fungused.

On the same day the seine fisherman above referred to caught a female which had cast her eggs. He caught no males that spring up to May 30 when the work was abandoned by Mr. Marks.

On the 22d the fishermen at New Baltimore caught another female which, however, had cast nearly all her eggs. On the 23d the other female which had been crated on the 14th was found to be spawning her last eggs.

Several small males were caught, but upon examination were found to contain no milt sack, and the conclusion was reached that they had not arrived at the age of maturity.

The only male that was caught in that vicinity, so far as came to the knowledge of Mr. Marks, that was of sufficient age to fertilize the eggs, was the one above alluded to, which was spent about the time it was caught.

The indications being clear that further attempts to accomplish anything that season in that locality at least would be futile, on May 30 Mr. Marks returned to Detroit.

In the following year the other work of the board was so urgent and

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pressing at the proper season for further continuing the experiment, that this work was reluctantly postponed for another season.

The increasing scarcity of this fish and the high estimate put upon it by both sportsmen and epicures will prompt an early and earnest renewal of the efforts to increase its numbers by artificial propagation.

WHITE BASS.

In the spring of 1890 it was learned that a favorable opportunity existed to make some experiments in hatching white bass. Through the courtesy of the Superintendent of Fisheries of the State of Wisconsin, who contemplated experimenting there in the same line, we were offered the privilege of taking eggs for this experiment at Winneconne on the Wolf river in that State.

Mr. Walter D. Marks on May 21, 1890 left Detroit for Winneconne, where it was reported the white bass were very plentiful. He went prepared to take and fertilize the eggs and if necessary transport them to Michigan for hatching. He arrived at Winneconne on the 23d and found the fish there in large numbers. He learned from the fishermen and residents that the fish had for many years been abundant there at the spawning season. They are taken principally in hoop or fyke nets. They come up the river from Lake Winnebago and quite likely through the rivers and lakes from Lake Michigan, and afford sport and food for a great many people. They are shipped from here to St. Paul and St. Louis and other markets. They are excellent food fish with a flavor much like the striped bass, and when taken with rod and line afford excellent sport, to the enjoyment of which a new zest is added by the glistening, silvery, irridescence of their color and the beauty of their graceful form.

The nets when lifted in these waters were filled with the white bass and nothing else, they were so abundant. The fish taken in the hoop nets were not ripe and no eggs were obtained from them. No eggs were taken until June 1st, and they were taken from fish caught in gill nets set on a gravel rift which was their spawning ground. On June 1 sixteen were caught with a short piece of gill net rented from one of the fishermen. Three of these were spawning and the eggs were taken and fertilized.

The eggs are very small, running 32 to the linear inch and 32,768 to the cubic inch. They very much resemble coarse corn meal in bulk. A full grown fish, weighing say 2½ pounds will yield upwards of 65,000 eggs.

The eggs fertilized June 1st at about 11 A. M., were put into Seth Green shad-hatching boxes and placed in the river with a current of three miles an hour flowing through them having a temperature of about 68. After six hours the form of the fish showed in the egg, and motion was apparent after 18 hours, and hatching was complete at the end of 36 hours.

A gang of three nets was obtained and on June 2 two quarts of eggs were taken and on the 3d a like amount. Of these about 35% were hatched. The fish which were hatched escaped into the river. Cheese cloth was used as a screen on the boxes, which would hold the eggs and the fish when first hatched, but when the sack was absorbed the fish were so small that even the fine cheese cloth would not hold them. This was a difficulty that had not been foreseen and prevented saving any of the hatch to transport to Michigan, as had been planned. The period of hatching, too, was so short as to render it impracticable to transport the eggs dry for

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hatching. This was a keen disappointment, but can be provided against in the future.

The number of eggs in the four quarts taken was upwards of nine millions, of which about 35%, or upwards of three millions, were successfully hatched.

This experiment, which so far as we know is the first of its kind, is regarded as a very valuable one, since it demonstrates the feasibility of hatching this beautiful and desirable fish in large numbers and with very little expenditure of time or money. Mr. Marks in his report of the experiment expresses the opinion that with the knowledge gained by it he could go there with proper wire cloth for screens and other apparatus and hatch in ten days and save for planting in our State a hundred millions white bass

STURGEON.

The once despised sturgeon has become one of the most valuable, commercially, of the many fish that are caught in the great lakes and deep rivers of this State.

Nearly every part of it is utilized in some way. The flesh is eaten, either fresh or pickled, and when dried and smoked is sold as halibut. It was formerly known in New York State as "Albany Beef" and in Virginia as "Charles City bacon."

The bladder, which is large, is used in making ising-glass and glue. Every bit of waste is tried out for oil. The head is frequently cooked and eaten, and accounted a delicacy. In some countries the skin is tanned for harness leather, and the Chinese prize even the dorsal chord, which is cut in slices and dried and used as food. Much the most valuable part of the fish, however, is the roe from which caviare is made, a dish formerly prized chiefly by the Russians and their neighbors, but now often finding a place on the menu of the best hotels and restaurants. The roe in the mature fish weighs from fifteen to forty pounds and upwards, and frequently constitutes nearly one-third the weight of the fish.

To make the caviare the eggs are rubbed with the hand upon and through a course seive, to separate them from the connecting membrane, and then a fine german salt is added, the proportion being a trade secret, and the product thoroughly stirred with the hand and drained. It is then dried and packed in kegs for shipment. It is eaten as a relish, and is also used as a substitute for meat in sandwiches. It is said to be much used in fast seasons in Italy, Greece and Turkey. It is quite rich and has a decided fishy, oily and salty flavor. It finds a ready market in most of the large cities of the United States.

The sturgeon is taken principally in pound nets, but many are caught also in the narrow and deep channels of the St. Clair Flats, and elsewhere, by set lines. A strong line is stretched upon stakes driven in either bank of these channels, or anchored at the bottom on either side, and from this depend many shorter lines to which are attached large hooks which rest on the bottom. The sturgeon in rolling upon the bottom becomes entangled in these hooks and is captured with a gaff.

In the summer of 1889 the board made preparation for an earnest experiment in artificially hatching the eggs of the sturgeon. Algonac, on the St. Clair river, where Neilson & Co. had established a caviare factory and

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handled a good many of these fish caught in the channels of the St. Clair Flats, was selected as a suitable place for this experiment. Messrs. Neilson & Co. afforded us every facility in their power to aid in the work and furnished the fish free of charge.

On June 2 a pen was constructed near the factory, for holding the fish. This was made of an old seine stretched from the river bank to and along some old spiles which had formerly been part of a dock. This pen was about 40 feet square and from one to five feet deep. The bottom was sand and the current swift and the water clear.

June 6 six females all in good condition were placed in this pen, and on the 7th eight males were added, and on the 18th ten more fish were put in. The fish, however, did not do well here on account of the wounds inflicted upon them with the gaff when captured.

On June 17 the fish showed signs of suffering and six were taken out and killed and it was discovered that the eggs had become hard and baked and were nearly the color of gold. The milt of some of the males appeared to have ripened somewhat and in others had shrunk to almost nothing. Finally, on the 27th, the remainder of the fish, having become very weak, were removed from the pen. On this day a trip was made to the fisheries, but no ripe fish were found; and up to that time only six spent fish had been taken.

On June 20 twelve fish were brought in which had been captured near by in the North channel, and among them were two that were ripe, one nearly spent and the other about half gone. Though more than four thousand were handled, these were the only ones that were found that were ripe. These two were but just alive when the eggs were taken from them.

A male, that was taken in the same catch, was cut open and the milt bags crushed and placed in a wooden tub containing about six gallons of water, say about four inches deep. The females were then laid across the tub and split next to the vent and the eggs allowed to fall into the tub with the milt. Two tubs were used, and were kept in motion in the water by men standing in the water up to their knees for about three and a half hours, until the eggs became pretty well separated and ceased sticking.

There were in all about 40,000 of the eggs, of which probably about one-half were thoroughly separated and fertilized. The fertilized eggs measured about 49 to the square inch, and the eggs as used in caviare measure about 68 to the square inch.

From the tubs the eggs were placed in about 12 Seth Green shad-hatching boxes. These boxes were harnessed together and placed in the river outside the dock, and the string made fast at one end to the dock and achored to the bottom at the other end, so arranged as to permit the boxes to float freely in a swift current of clear water about twelve feet deep. The temperature of the water was from 59 to 61 degrees.

The boxes were examined frequently and for about two days the eggs seemed to be doing well, but shortly after that a fungus began to appear and spread rapidly, so it became difficult to distinguish the good eggs from the bad ones. On the fourth day the good eggs showed a brown side with a yellow streak through it. The following day the young fish could be seen in the egg. On the 7th day motion could be detected. On the 8th hatching commenced and on the 9th was completed. The number

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hatched was from eight to ten thousand. They were released in the river at the place of hatching on July 2, the 12th day after they were fertilized. This closed the work at Algonac.

The eggs are a rich dark bronze color and are very easily broken. They require careful handling and will not stand rough usage. They must be stirred very gently and for a long time to separate them. The milt forms a heavy coating on the eggs which sticks them to everything they touch. When only good eggs stick together they hatch well enough, but when a bad egg adheres to good ones it is difficult to separate them without destroying the good eggs, and if not separated the bad egg destroys the good ones. On this account the percentage of loss of fertilized eggs was large.

On July 5 eighteen sturgeon, twelve females and six males, that had been caught in pound nets, were procured from the Canadian side of Lake St. Clair and crated and towed by row boats about ten miles to the fish pond at the fishery controlled by the Commision near Fort Wayne below Detroit. One small male was killed and opened to ascertain the growth of the milt in young fish, and it was found to be well developed. This fish was estimated to be about four years old. The pond where these fish were placed is about six feet deep, in the edge of the current of the river, with soft bottom and detached from the shore. The fish were handled by seine from a platform at one end of the pond. They were carefully handled twice a week for over two months without any success, no eggs being taken. Upon opening a female the eggs seemed to be blasted and the milt of the males appeared to have dried up. One male and one female were kept in the pond till October, when the female, on being taken out, was found to have spent her eggs, and new eggs were forming.

Mr. Aaron W. Marks, who had charge of these experiments, was formerly in the employ of Mr. Seth Green and took part in 1876 at New Hamburg on the Hudson river, in what was perhaps the first successful hatch of sturgeon eggs in this country. The number of eggs taken for that hatch was about 20,000 and they were taken from a single fish. The number hatched was about 140,000. The treatment of the eggs and mode of hatching was substantially the same as that adopted at Algonac as above described.

The board planned to continue the experiments below Detroit in the season of 1890, where it was learned the fish were taken in spawning condition. When about ready to commence the work it was ascertained that Mr. Frank Clark of Northville, Michigan, had been to the fisheries below Detroit and had succeeded in hatching some, but that the season was over, the spawning there apparently having taken place earlier than the experiment the year before had led us to expect.

These experiments demonstrated the feasibility of artificially propagating the sturgeon, but it is apparent it is necessary to take the fish just about the time they are ripe and in the act of spawning, and that probably the fish will not ripen in confinement and especially when they are wounded when captured.

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DETROIT STATION.

In the months of September and October, 1888, the capacity of this station was increased by the addition of the jars formerly carried at the Petoskey station, which station it had been decided to discontinue.

This change in the Detroit hatchery was effected by the addition of one row of jars to the top of each gallery, and by a rearrangement of the jars, which placed the jars closer together, and gave six additional jars to each row.

The station when thus altered had in operation five hundred and twenty-five jars, with a capacity for hatching annually eighty-five millions of whitefish fry. These changes entailed but a small expense, and still retained the capacity for output of fry which was formerly possessed by both the Detroit and Petoskey stations. These changes necessitated an enlargement of the storage tank capacity of the station, in order to successfully and safely carry the added fry, and there was added one new storage tank thirty feet long, five feet wide and eighteen inches deep, and two other and smaller tanks with a united capacity equal to that of the larger one. A new tap connection was made with the water-main on Joseph Campau avenue, two inches in diameter. This gave the needed additional supply of fresh water required to meet the increased capacity of the house.

A telephone was placed in the Detroit hatchery on February 28th and another in the office of the board. The work has been greatly facilitated thereby. Frequent and imperative demands upon the hatchery are made for quick communication with different points, particularly in the egg taking season, when the season is busiest, and in the spring when distributions of fry are being made, and the telephone has served such a very useful purpose that it could scarcely be dispensed with.

No serious trouble was experienced in the practical operations of this station during the hatching season, but as all the whitefish ova was carried by the commission in one house and no precautions could be taken to save the eggs in case of a failure of the pumping supply, considerable anxiety was felt until the season closed for fear of some failure of the pumping works. In the event of such a failure, if it were of long duration, the loss of the entire stock of whitefish eggs for the season would natually follow. On the 31st day of March, 1889, there was a failure of the city pumping works for a short time, caused by a breakage of one of the mains. The eggs, however, were at this time well toward the end of the hatching season and close upon the time when they would naturally hatch, so the danger was not so great as would have threatened earlier in the season. A comparatively insignificant number of fish were prematurely hatched at this time, but the pumps were soon again in operation and the danger was past for the time.

Our experience in the winter of 1888 when an entire failure of the water supply occurred lasting nearly two hours, threatened such serious results that we decided to include in our last estimates submitted to the legislature, an item sufficient to cover the expense of a relief pump of our own in the building, which could be used in emergencies of this kind and which would preclude any possibility of such disaster in the future.

The other repairs put upon the property this season were of minor consequence, and covered what may be termed ordinary current repairs such

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as were sufficient to maintain the property in good condition and prevent deterioration.

The work of taking whitefish ova on the Detroit river in the fall of 1888 was begun some days earlier than in the fall of former years, the fish running on at a much earlier date than usual. Arrangements were made whereby we secured for our egg taking operations, the fisheries at Fort Wayne, Mammy Judy, Grassy Island, Red Shanty, Belle Isle and Craig's all of which are on the Detroit river.

The first eggs taken on the river this year were taken on Oct. 31, and the work of egg taking was closed on Dec. 5. A much larger number of eggs were taken this season than had been taken in a number of years before, but owing to some causes not yet fully determined, a much larger number than usual were lost. This loss of eggs not only occurred in the eggs taken from the fish handled by this board, but the same trouble was experienced at all other fisheries where operations were conducted during this season to secure eggs for other hatcheries.

At the close of the egg taking season all the jars in the Detroit house were filled, and a sufficient number of eggs were also obtained to make good the usual percentage of loss from unimpregnated eggs, after the percentage of poor eggs had run off. Soon after the eggs were placed in the house, it became manifest to us that for some cause there would be a great loss, and the result was that within a comparatively few days there was a total loss in the Detroit house of about sixty jars of the first eggs taken.

Wisconsin was at the same time conducting egg taking operations upon the Canadian side of the Detroit river and the U. S. Commission were conducting operations at Put-in-bay Islands on Lake Erie. At each of these points a similar experience was had, and in the case of the U. S. Fish Commission they experienced a much more serious loss of eggs than we suffered, in fact their house was filled early in the season to its capacity, but owing to the causes spoken of hereafter, or some other unexplainable cause, this entire take of eggs was lost. They succeeded later in the season, however, in making good a portion of this loss.

The only known causes which contributed to this loss seem to be the following. The weather during the season continued warm until late in the fall and the water of the river remained for a long time at 53 degrees Fah. The fish taken in the nets and afterwards held in pounds and crates, suffered almost an epidemic from a fungus growth. In many instances the fish died in the pounds, their bodies being so badly fungused that they were entirely worthless as food. This condition of things was exceptional to a degree, and has never before or since occurred to anything like this extent in any of our egg taking operations. The fungus not only attacked the fish, but followed the egg itself through its early stages, and there was a consequent large loss from this cause. We were unquestionably better situated by reason of the nearness of the hatchery to the fishing grounds to secure a large percentage of good eggs and avoid great losses, than we would have been if the hatchery had been more remote from the fishing grounds. Care was taken to avoid overcrowding the fish in the crates, not more than three hundred being placed in each crate, the size of each crate being sixteen feet in length, five feet wide and five feet deep.

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The fungus growth referred to gave trouble for quite a period of time even after the eggs had been placed in the jars and the percentage had worked off. It was a matter of common occurrence in the hatchery to free the eggs of this fungus growth by washing them, and even then but three quarts of eggs could be run in each jar, while under ordinary conditions they carry easily four quarts.

During the season's fishing there were crated and handled at the various fisheries the following number of whitefish:

	Females.	Males.
At Grassy Island	1,251	683
At Red Shanty	489	238
At Mammy Judy	794	174
At Fort Wayne	1,118	1,952
	3,652	3,047
Total of male and female fish handled		6,699

The first eggs were taken on the river on November 1. This date was ten days earlier than the first take of the preceding season, and about that number of days earlier than usual. Egg-taking operations closed on Dec. 5. The total number of eggs taken at all the fisheries in the fall of 1888 was 81,575,000. Out of this number there were hatched and distributed 63,000,000, leaving a percentage of loss of 22%. This loss exceeded the average loss by about 12%, and can be accounted for by the causes above mentioned. The eggs began hatching on March 18, 1889, and the last eggs were hatched on the 22d day of March. This was one of the most rapid hatches ever had, the whole time covered being only seven days from the time the hatch was commenced until it was finished.

On December 20, 1888, there were donated to the N. Y. Fish Commission, and shipped to Monroe Green, Esq., superintendent of the Caledonia hatchery, 1,024,800 whitefish eggs. On January 30, 1889, 300,000 eyed whitefish eggs were shipped to J. H. Marks, Bloomingdale, N. Y., for the N. Y. Fish Commission. In return for these eggs this commission received brook trout eggs, as shown in another part of this report. Distributions of whitefish fry were made in the spring from the Detroit hatchery, as shown in the schedule of whitefish plants in the appendix to this report.

Soon after the 1st of July, 1889, when the funds appropriated by the legislature for permanent improvements at the Detroit whitefish station became available, bids were solicited for the work and a contract was entered into with Candler Bros., of Detroit, they being the lowest bidders, to make the contemplated improvements.

These improvements were designed to enlarge the capacity of this station from a house having a capacity of about 80,000,000 to 160,000,000. In order to effect this change, it had not been thought to be nesessary to in any wise change the structure of the building itself. It was found, however, before the work had proceeded far that unless some change was made whereby the wing part of the hatchery should be extended, we should be lacking room for storage tank capacity for the increased quantity of fry which the house would accommodate. We accordingly, as the most

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inexpensive method of securing the desired accommodation, proceeded to raise the roof of the wing and move the west wall of this building fifteen feet further to the west. It was also found that at a very small expense the roof could be raised another story, thus giving a storage room on the second floor and a room for a shop, both of which are necessary and both of which had formerly been on the ground floor of the wing, occupying the room which was now to be occupied as a tank room.

On Aug. 15, 1889, the carpenter work commenced on the wing, and improvements in the main building. The roof was raised, giving two large rooms upstairs, which are used for a work shop and storage room. The large room which is called the tank room is 47x34 feet with 10 foot walls ceiled up with pine and painted. The large tanks that were formerly used at Petoskey were placed in this room and the additional large tanks were taken from the main building of the Detroit house and placed by their side. These tanks are 35 feet long 4 feet wide and 20 inches deep. All the interior fittings of the Petoskey house were used in refitting this wing. The two small storage tanks were spliced to the same length as the other large storage tanks and four new ones were added to them, making eight storage tanks in all. All the posts of the jar galleries were spliced out and carried one tier of jars higher on each gallery. The large foot tanks at the east end of the house were cut in two, and the house made a double house, containing four galleries of jars, with a capacity of 1,053 Chase jars. The addition of the extra row of jars at the top of the jar galleries put the jars on these extra rows too high to be worked from the floor conveniently and we constructed a platform between the galleries about half way up the height of the galleries, upon which the two upper tiers of jars are worked with ease. An open space was made through the wall between the main building and wing to allow ready access to the tank room from the main building. A ten foot opening was thus given which was arranged so as to be closed by two sliding doors with half sash openings. A large window, 3½ feet wide by 9 feet in length was placed in the east gable of the main building to give needed light in place of two other windows closed by the enlargement of the wing.

It was found necessary to move the water closet from the tank room or wing to the northeast corner of the main building to make room for trucks when handling cans. A coal house was built and painted to correspond with the hatchery 12x4x7 at the east side of the tank room in the alley adjoining the building. The contract for making a concrete floor in the tank room was let to Chandler Bros., and the improvements were finished on the 20th of September. The concrete floor was not as good as we should have had according to the contract, but was afterwards relaid by the contractor and is now in good condition.

The contract for all sewer connections, water taps and general plumbing was let to Lane Bros. of Detroit. A six inch water-pipe forms the connection between the foot tanks and storage tanks running under the floor in the shape of a siphon. This arrangement puts the connection between the foot tanks and storage tanks entirely out of the way of all work done on the floor of the house and works with entire satisfaction. The flow of water through these pipes is easily regulated by a funnel shaped opening and is entirely successful in its operation. As it reaches the storage tank room it forms a "Y" and branches to each double storage tank. The flow of water through these pipes is controlled by a tube that is connected to the iron pipe. This tube is a bell-shaped or funnel-shaped adjustable pipe

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cut with a thread and can be lowered or raised by turning it either way, thus regulating the quantity of water passing through the siphon pipe. This pipe and the new arrangement work very nicely. A larger supply of water was needed to run the added jars and the right to put in a two-inch tap was granted us by the Board of Water Commissioners. It was made in the main on Champlain St. A water-meter is attached to the pipe supplying the large tanks in the tank room carrying the young fry. A connection was also made from this pipe to the four-inch pipe to add to the feed of the jars. The wells through the floor leading to each water connection were boarded up, and as they were commencing to decay they were laid up anew with brick and mortar, making them more substantial than before. The water connections from Joseph Campau Ave. which formerly fed the tanks in the west end of the main building were changed, and a connection was made from this to the four-inch main feeding the jar tanks.

The large tanks at the west end of the house were taken out to make room for an emergency boiler. The commission found it necessary to put in a boiler for protection; and it was necessary to have an iron smoke-stack, or a chimney in connection therewith.

The floor of the hatchery building had up to this time and throughout each winter season remained constantly damp from the great amount of water constantly passing through the house, and the employés suffered considerable discomfort from this condition of things. It was decided in making the changes in the building to construct a chimney and fire place in the main hatchery, to overcome this trouble and make the building dry and comfortable. Accordingly, with this object in view, and to secure better ventilation and to prevent the sweating of the walls in winter, a chimney twenty-eight feet in height having a fire place with a flue nine by twenty inches in dimensions was erected. To this flue is also connected the smoke flue of the boiler. This improvement has effected all that was sought for and the hatchery is now dry and comfortable at all times.

For reasons already given, a pump and boiler were put in the Detroit hatchery to be used in cases of emergency in case of failure of the city water mains. A boiler of the "Economic" pattern of thirty horse power and a pump were purchased and placed in the main building. The pump has a throwing capacity of one hundred and sixty-seven gallons per minute.

The boiler was placed on a suitable foundation in the northwest corner of the main building and proper steam connections were made with the pump which is set about forty feet to the east, and is so placed in the partition between the hatchery proper and tank room, as to be attended to from either room. The suction pipe, four inches in diameter, is all connected under the floor. The pump is well set on a foundation of brick and stone. The boiler serves also to furnish heat, as well as power for pumping. Ten to fifteen pounds of steam is kept on the boiler night and day. The feed pipe from the pump goes with a stand pipe up through the ceiling of the tank room, then passes through the the main building over the jar brackets with all the shut-off cocks that are necessary. When the pump is worked, which is done as a test every Thursday, the water from the main is shut off and the pump throws a sufficient supply for our jars with the greatest of ease, and so far has given entire satisfaction, and furnishes ample protection in cases of emergency. The smoke pipe from the boiler is connected with the chimney in the main building and a damper is placed below the connection of the boiler with the chimney. When the

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damper is shut off a good draft is had in the boiler. Soft and hard coal mixed are used generally for keeping up a low head of steam. The fire is usually half banked. The exhaust from the pump escapes near the wing of the main building. With the small exhaust drum this boiler is allowed 150 pounds of steam, but a pressure of five to ten pounds is usually carried. Water to supply the pump in case of accident, is held in the large tanks in the tank room with which our suction is connected. This water may be thrown through the pump to the upper tanks feeding the jars. It flows back through the jars into the main tanks again, and so on through, and the same water can be used as often as necessary until our supply of water is again secured from the city mains. As a proof of this it may be noted that on the 12th of December the supply of water from the mains stopped and in fifteen minutes we had 150 gallons of water going through our pump, which gave us an ample supply. This has since been improved upon and within five minutes the pump can be run to its capacity.

It was thought advisable by the commission to introduce gas into the house to secure better light for night work, and it has proved a great help, especially in case of accident the house can be illuminated quickly, showing every faucet in the house and all connections. There being twenty-eight gas jets in all, the jars can be worked at night as easily as during the day. The contract for putting in the gas pipes was let to Daniel Lane of Detroit. No leak in any pipe has been yet discovered.

The painting of the new woodwork was done mostly by the regular employès of the commission connected with the station. All the jar brackets, shelves, and the jar galleries were painted three coats and were finished with a black varnish, which looks very tidy. All jar tops were painted with the same varnish. The tank room was given two heavy coats of light drab.

On the 15th day of September five hundred and seventy-one glass jars arrived from C. E. Dorflinger & Son, Pennsylvania. They arrived in first-class condition, only two jars being broken. On the 18th of September a contract was let to the Detroit Tin Manufacturing Co. for *making* five hundred tin jar tops at four dollars and fifty cents per hundred. Also a contract for five hundred jar tubes to the same party at two and one-half cents apiece, the commission to furnish the material. The work was done in a satisfactory manner. Lead was used for the purpose of making the tubes for the jars, instead of block tin, it being one-half cheaper and equally good. The new jars are topped by the employès with white lead putty. The glass tubes we have used in the jars have been discarded, metallic tubes have taken their place, being a great improvement and entirely doing away with breakage. Five hundred wooden faucets were bought for the new jars, and two hundred feet of siphon hose for jar connections.

It was found that the fire pot in our large coal stove was burned out; it was taken apart and a new one put in its place. This stove was placed in at the east end of the main room to preserve an even temperature.

The fisheries at which whitefish were taken in the fall of 1889 were Belle Isle, Craig's, Ft. Wayne, Grassy Island, Mammy Judy, Red Shanty and the Stock Farm, all on the Detroit river. These fisheries were all placed in condition to be fished in the latter part of October.

The egg taking began on the river on November 3, eighteen quarts being taken on this day, and the egg taking closed on December 5, the

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same day as last year. The largest number of eggs taken any one day was taken on November 15. On this day 422 quart of eggs were taken.

Fish were crated and handled to the following number:

Fort Wayne	3,048
Grassy Island	1,656
Mammy Judy	255
Belle Isle	1,844
Stock Farm	399
Craig's	1,228
Red Shanty	712
Total	9,142

The total number of females stripped was 3,455.

The total numbr of eggs placed in the house was 122,683,200. The total hatch was 109,700,000.

The catch of whitefish on the river this year was very light, and had it not been for the exceptionally large yield of eggs per fish, we should have fallen far short of the number taken.

The condition of the fish taken on the river this year was excellent, in fact equal to the best ever taken, and much superior to those taken for the past three years.

Five men were regularly employed at the Detroit station during the season, one man acting as night watch.

Owing to the falling off of the catch of whitefish on the river, efforts were made to secure the right to go upon the Canadian side of the river to strip certain fish then crated on Fighting Island ready to cast their spawn. Application was made to the overseer in charge of the Sandwich, Ont, hatchery for permission to handle these fish, as more than a sufficient quantity to fill their own house had already been secured by that government. Permission was granted us to handle 105 whitefish at the fishery at Stony Island which was being fished on the American side of the river by the Canadian government, and a sufficient number of male fish to fertilize these eggs were placed in a floating crate and taken in tow of a small boat to the island. On arriving there, owing to the rapidity of the current and the high wind prevailing, the men lost control of the boat and the crate was stranded on one of the piers of the bridge and the fish were lost. The result of this accident was a loss of the opportunity to take this spawn.

A formal application was made previous to this to the Minister of Marine and Fisheries to grant us the privilege of handling the whitefish before referred to on Fighting Island, as in the event of their not being handled by us the ova would be entirely lost. This point was stated in the letter, and a promise was made that if the right were granted, we would agree to plant the fry from the eggs so taken in the Detroit River, on the frontier of the two countries, so that a mutual benefit might result. A reply was received after some days had elapsed denying our request. Some time further on we were notified that the matter had been reconsidered and permission was granted. The permission, however, came too late, as by the time the permit arrived the fish had been spent and freezing weather had set in, making it practically impossible to conduct further operations.

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Matters were not, however, permitted to go by default. On the 20th of November Mr. A. W. Marks was ordered to go to Manistique to gather, if possible, at that point, sufficient eggs to fill the house. Upon his arrival he found the New York and Wisconsin commission men had arranged for all the eggs which might be taken at this point, and there was no prospect of securing a supply there.

From Manistique he went to Sault Ste. Marie, but by the time of his arrival there the season for fishing was practically closed, and he returned to Detroit.

By reason of the light catch of fish in the river, we were not able to fill the Detroit station to its capacity, yet when we compare the output of 1889–90 with former years, we find that we have made a substantial and decided gain upon the output of all former years, and we are now provided with a station which must greatly increase facilities in the future.

In the fall of 1889 the Detroit Water Board from which we received our water to run the Detroit hatchery, notified the public and its consumers, that after a certain date water meters would be put into all establishments consuming a large quantity of water, and users would be charged according to consumption. In pursuance of this policy and soon after this notice was given, a meter was placed in the hatchery.

A petition and statement showing that our operations were for the public benefit, was prepared and sent the water board, and at a regular meeting of that Board the two resident fish commissioners appeared and laid the matter fully before them. After a statement that the legislature had allowed a certain specific sum for the water consumed here for the ensuing two years, and that we had no other fund to devote to this purpose, and that if metre rates were adhered to in our case, it would result in a discontinuance of our whitefish work, and the further statement that the work was not to be considered as a private enterprise, but was conducted wholly for the benefit of the public, they unanimously and willingly granted our request that the water necessary to conduct the work here should be granted for the next two years at the sum named in our appropriation. There is no question that the water board is desirous of giving the state fair treatment in this matter, and will willingly grant all reasonable concessions to this enterprising public work.

At the close of the fishing season of 1889 the board of park commissioners of Detroit decided to change the policy of their board regarding the leasing of special privileges to individuals on Belle Isle Park. Up to this time the fishing privileges on the Island had been leased at an annual rental to different individuals by the board since the acquirement of the property for public park purposes. The board came to the conclusion, after fully canvassing the matter, that this was against good policy, and determined that no more leases should be granted of fishing rights. They were further moved to this conclusion by reason of the unsightly fish pounds and fishery buildings that disfigured the island for park purposes and decided upon their entire removal.

With our largely increased demand for eggs with which to fill the whitefish hatchery, and with the necessity of retaining the product of this fishery which we had enjoyed for two or three years, it seemed to us a matter of great moment that our facilities for spawn gathering should be in no way curtailed by the loss of this fishery, if it possibly could be avoided.

We, therefore, early in the summer of 1890 made a formal application

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to the park board for permission to go upon the island on the part of the State, under such restrictions as they might see fit to impose, and take whitefish during the fall of each year, during the season.

Several conferences were held and an entire willingness was expressed by the park board to extend every opportunity to the State to further the interests with which this board was charged. The result finally arrived at was that they would grant to this board the right to fish the Inselruhe fishery free of cost to the Fish Commission, provided we would agree to put up a tasteful and satisfactory building to be used by our fishermen, which should be in keeping with the appearance of other buildings on the island, and that only such temporary structures as were absolutely necessary to a proper conduct of the fishery should be erected. It was further agreed that all temporary structures should be removed at the close of each fishing season. A just comprehension of the liberality of the park board in this matter may be formed when it is stated that the fishery was rented by the board for the season of 1889 for a rental of two thousand dollars.

This generous action deserves the special mention here given it and reflects credit upon the liberal views of the board in respect of an important State work. A contract was entered into for the construction of a building which has been erected at a cost of $385.00, which is a very reasonable figure.

In this connection mention deserves to be made of the liberality of the Michigan Central Railroad Company. This company has upon its premises on Stony island in the Detroit river a fishery known as the Stony Island fishery. These premises have been under lease for several years to parties who have fished it for the Canadian government. Their lease expired in the summer of 1890.

With our increased necessities in the matter of spawn gathering it became necessary to secure every available fishery upon the American side of the river. Steps were therefore taken in the summer of 1890 to secure this fishery. Application was made to the officers of the Michigan Central railroad and a lease for three years was secured of this fishery for the nominal rental of one dollar per annum.

PIKE PERCH OR WALL-EYED PIKE.

On April 9, 1889 the crew charged with the spawn taking operations with the wall-eyed pike arrived on the grounds of Saginaw bay, and at once perfected arrangements for taking and holding in crates at the mouths of the Saginaw and Kawkawlin rivers the necessary fish. The captain in charge of this crew of men was informed by the fishermen here that the fish had been running some little time and the fish taken showed the eggs were in a ripened condition and the fish had been spawning about six days.

On April 11, spawning operations were commenced by the men and the first eggs were taken on this date. On the 20th, operations were closed and the men returned to their stations.

There were taken during the eight days work on the bay 71,323,928 eggs. Had the men arrived on the ground at an earlier date, and had it not been for the storm at the height of the run, a larger number of eggs would have been taken. Arrangements were made with the fishermen at this point to notify us next season when the fish begin to run on, so measures may be taken to have the crew on the ground at an earlier period. The season for the handling of this fish coming as closely as it does on the heels of the

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trout and whitefish plants somewhat embarrassed us in this work this season.

The eggs were sent to the Detroit hatchery. The time occupied in the hatching of the eggs from the time the eggs were placed in the house to the time the hatch was completed, covered a period of about thirty days. This was a somewhat longer time than is usually taken with these eggs, and it resulted in the whole number of eggs in the house being hatched within twenty-four hours. The fish were strong and in fine condition, being practically of the same age. There was an entire absence of cannabalism, which is usually a serious trouble in hatches as ordinarily made of these fish.

The total number of eggs put in the house was, as before stated, 71,323,928. The number hatched and distributed was 39,941,399, giving a percentage of successful impregnation of 56%. This was a most satisfactory result and was fully as good as we have ever been able to obtain.

These fish were mostly distributed in the inland waters, on application from people desiring them for the lakes and streams. Distributions were made in over fifty localities. This work of restocking the inland lakes with wall-eyed pike is giving great satisfaction to the people. One large plant was made on the fishing grounds from which the eggs were taken in Saginaw Bay. Owing to the sudden hatch and the necessity of getting the fish into the water as soon as practicable, some applications were not filled, but these were carried for the next season.

Details of the plants of this fish will be found in the appendix.

In the spring of 1890 the force went to Saginaw bay and entered upon the work of taking and fertilizing wall-eyed pike eggs in the same localities as in the previous years, namely, at the mouth of the Saginaw and Kawkawlin rivers.

Egg taking was commenced on the 12th day of April and the last eggs were taken on the 26th of April. On the 14th of April a severe storm set in on Saginaw bay, which prevented the fishermen lifting their nets for some days. This storm occurred in the height of the run and was a serious interference with our operations. It was found after the storm that the large female fish had lost their spawn. The total number of eggs taken during our operations was 76,602,876. The eggs were sent to the Detroit hatchery and commenced hatching on May 6. The hatching was completed on May 22, covering a period of about twenty-seven days from the time the eggs were taken until they were hatched. There were hatched of this number of eggs taken 25,000,000, or 30%. Of this number 22,300,000 young fish were planted, the rest dying before the plants were completed, or being eaten by the remainder of the fry. These eggs were not in as good condition as those taken the previous spring, being attacked by fungus, which caused a large loss in percentage.

See appendix for details of plants.

PARIS STATION.

There has been a constantly increasing demand for the products of the Paris hatchery since our last report. In some respects our work on brook trout has been phenomenal. When the commission first began their distributions of this fish all the streams in the lower peninsula, with the exception of three or four in the northwestern portion, were entirely destitute of this fish. It was hardly expected therefore, by even the most san-

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guine of the commissioners, that trout could be grown successfully at any point much south of the D. G. H. & M. Railway. But in a faint-hearted way some experiments were tried in the vicinity of Kalamazoo with the most surprising success, the trout attaining wonderful growth and increasing rapidly in numbers. This led to increased activity by the commission in later years in the direction of stocking the streams and the results of this work have been most satisfactory. As a consequence, nearly the whole State has been considered in the planting of trout and but few failures have been met wherever the requisite care and judgment have been used in making the plants. The economic nature of this fish alone can hardly be estimated. One of the members of the legislature of 1887–8 said: "The cash value of brook trout in my county alone is worth at least $10,000 a year."

The improvements at Paris in 1889 and 1890 have been of a very gratifying and substantial character. The meander of the stream for some distance was the first land acquired at this station when it was originally located here. This gave the board a strip of land following the meander of the stream for seven rods upon each side of Cheney creek, on which the ponds and hatcheries are located for a distance of about fifteen or twenty rods. Up to the spring of 1890 the fences marking the meandar boundary between the State property and that of individual owners adjoining, did not follow with anything like exactness the true boundaries. Following the appropriation allowed by the last legislature for the acquirement of necessary additional land at this station, one of the adjoining proprietors owning a considerable quantity of land adjoining the State property, sought to sell the entire quantity of land which he owned to the State. There was but a small parcel of his land which would be of any value to the board for its purposes. The remainder of his property was neither necessary nor desirable in connection with the work at this station. Some negotiations were had to acquire, if possible, at a reasonable figure the small parcel referred to, but the owner would not dispose of this parcel unless he could sell the entire amount of the land he owned. His price per acre was exhorbitant beyond reason, being about double its value and the board declined to enter into any negotiation for this property. Upon finding he could not dispose of his land to the State, he notified the board of his intention to build a road house immediately adjoining the north line of the State property and facing their grounds, intending to make the hatchery and its attractions an inducement to the public to patronize his place. He was at once notified that he could in no wise use the State property to his personal advantage, and he would receive no courtesies in connection therewith, further than those furnished the general public, to wit, access to the grounds individually.

Immediately following this the superintendent was instructed to have a re-survey of the meander of the stream made. A surveyor was employed and a new and proper meander line was established according to his re-survey. This survey carried the north line of the meander considerably further to the north than it had formerly been, and correspondingly farther from the ponds. This tends to lessen the liability of annoyance from any threatened unwelcome neighbor upon this side of the State property. Subsequently the meander lines upon both sides of the stream, so far as we have the meander right, were substantially fenced with a post and board fence and our lines have thus been definitely established.

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When the Paris station was first located in its present situation some years since, the surrounding country was a new and comparatively unsettled portion of the State. The face of the country was covered with its natural forests, and with the exception of a few rods of the lower portion of the stream, Cheney Creek was covered with a fine growth of timber. The stream has its sources in springs which rise at no great distance from the hatcheries, and the entire length of the creek from its furthest sources to its mouth, where it discharges into Muskegon river, does not exceed a mile and a quarter to a mile and a half.

As the country developed and became cleared of its forests, the sources of the stream were threatened with denudation and a resulting loss of volume and a consequent raising of the temperature during the summer months, which would render the supply of water necessary to conduct operations there uncertain and its temperature unsuitable for uses as a trout hatching station. The commission some years since foresaw these results unless proper steps were taken to prevent them, and has urged upon the legislature the necessity of acquiring all the land at the sources of the stream, in order to protect our rights. From time to time the State has acquired parcels needed, with one or two exceptions. At the last session of the legislature money was allowed the board to purchase other lands and we have since purchased a 40 acres lying upon the sources of the stream from Mr. George F. Stearns, and the commission now practically controls all of the more important sources of Cheney Creek, and a lasting supply of water is reasonably insured. The consideration paid for this forty acres was $1,000, which was a reasonable figure. The amount of land now owned by the State at Paris is 158 acres. If the State should ever decide to discontinue this station, the land which it now owns there could be disposed of at an advance on the prices paid, and has therefore been a good investment, even aside from its uses as a trout station.

A large amount of fencing has been done around the other State property and it has all now been reclaimed from its former condition as a common.

A windmill and pump were purchased at the sale of some railroad property in the immediate vicinity of Paris for the use of this station at the very low figure of $75. This property was all in good condition and was subsequently taken down and put upon the State property, just across the highway from the superintendent's dwelling, upon the highest ground belonging to the State. It now furnishes water for fire protection for all our buildings, having a large tank, which is kept constantly filled with water, and which is several feet higher than the roof of any of the buildings. Its supply of water is taken from wells which have been sunk underneath the tank. The reservoir also furnishes a supply of water for the lawns during the summer season. The total cost of the pump, windmill, tank, connections, water mains and all complete has been in the neighborhood of $700.

There have been constructed at this station since the last report five new breeding ponds for brook trout. These ponds are constructed with gravel bottoms and with sides rip-rapped with stones, and the lawn upon each side has been brought down at a gentle slope properly graded and sodded. The bed of the stream under the railroad bridge has been changed from its natural condition, has been laid up with neat, sloping stone walls on each side and the adjoining earth has been sodded and graded and put into excellent condition. Considerable grading has also been done along the

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embankment of the railroad, which passes through the property. The banks of the creek along the old bed of the stream below the railroad, have been graded and sodded and present a very much improved appearance. These banks formerly were nothing but bare sand, but are now all nicely turfed. Above the highway the ponds which formerly were separated in two or three instances by board dams, have been remodeled, the old dams being taken out and replaced with dams constructed of stone and earth, all of which has been nicely graded and turfed over. A terrace has been constructed on the south side of the new hatchery and all has been nicely sodded and graded and is now in a very presentable condition.

It is impossible to go into detail as to all the improvements to the grounds but a large amount of work has been done since the submission of the last report, which has largely tended to beautify the property.

A suitable car house has been erected upon the grounds adjacent to the hatching house for the car during that portion of the season when it is not in use, and the Grand Rapids & Indiana Railroad Co. have constructed a side track from the main line into the house.

The taking of brook trout eggs at this station commenced on the 22d day of Sept., 1888, and closed on the 29th day of Dec. of the same year. The total number of brook trout eggs taken was 2,866,500, and the total number of German trout eggs taken was 20,000. Of this quantity of eggs there were hatched and planted in the streams of this State 2,468,000 trout fry, there being a loss of a little over 14%.

The first brook trout eggs taken in 1889 were taken on Sept. 23, and the egg taking operations closed on the 24th day of December. There were taken this season 2,909,000 brook trout eggs, 70,565 German trout eggs, and 35,500 California or mountain trout eggs. Of this quantity there were hatched and planted of the brook trout eggs 2,578,000, being a loss of a trifle less than 11%. The details of distribution of these fish will be found in the appendix.

The following donations and exchanges of eggs were made during the biennial period. In Dec., 1888, there were received from the U. S. Commission 100,000 land locked salmon eggs. In Feb., 1889, there were received from the New York Commission 8,000 eggs of the Adirondack wild brook trout. In March, 1889, from the U. S. Commission 13,467 salmon trout, 3,500 brook trout and 3,500 California trout. All of these fish were yearlings.

In January, 1890, 15,000 brook trout eggs were donated to the New York Commission and sent to the Adirondack hatchery. In return we received from that station 15,000 eggs of the Adirondack trout, which were taken from the wild trout in the streams in that vicinity.

These crosses are very desirable and the quality of the stock is much improved thereby. Each year we have added largely to our stock of fish and to its quality by taking fish from the wild streams upon the State property at Paris in the immediate neighborhood of the hatchery.

The promise of output for the years 1890 and 1891 is very gratifying. The stock fish are in excellent condition and the appointments of the hatchery are all that could be desired. There are now at this station 13,000 adult brook trout and 1,800 German trout, the fish varying in age from two years to six. We also have a considerable quantity of yearlings.

During the year there was purchased for the use of the board at this station a leveling instrument at the nominal cost of seven dollars. This

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has been a very useful instrument in the hands of the overseer at this station, and has been of much value in the construction of dams, ponds, etc., and in establishing levels for the different water courses. It has resulted in the saving of a considerable amount which would otherwise have been paid to some surveyor, and has answered every purpose.

The experiments of Prof. Reighard have demonstrated the value of clear and accurate observations in the earlier progress of the work of fertilization, and we think it would be of great value to the commission if some first-class microscopic instruments could be put into the hands of our employés for use under proper instruction. The infinitely little is as important as the infinitely great. There is such a wide field still uncultivated that only needs clear seeing eyes and brains to yield results of untold benefit. These things can only be determined when investigated by the use of good instruments and we desire to put into the hands of our employés at an early date the necessary instruments and accessories, which we believe will be of great benefit to the work. We have put into the budget of estimates for the coming two years the amount it will be necessary to expend for this purpose, feeling that the money thus expended will yield good results.

CARP.

The demand for carp is increasing and we have been able to supply all applications. The carp, while not the equal of many of our abundant native fish, yet as a food fish it has its merits. It grows rapidly and attains large size in a few years. It multiplies speedily and is easy to raise and to keep, and it lives and flourishes in waters that will not support more delicate fish. Its flesh, while coarse, is much prized by those who are accustomed to it and know how properly to prepare and cook it.

The carp does well in many shallow and muddy ponds and cat holes where the water is too warm and too impure to sustain other fish.

In many places where applications are made for other kinds of fish and where the commission are of opinion that the waters are not suitable, but believe carp will do well, they are recommended and accepted and prove satisfactory.

The number of carp distributed in 1889 was 2490 and the plants were made in 33 different counties; in 1890 the number was 5798 covering 30 counties. The tables showing the distribution appear in the appendix.

No expenditures for permanent improvements and no additions have been made in the Glenwood station during the past two years beyond the small repairs necessitated by damage from floods, and some ditching. The station is in good order and the fish are in good condition and both are sufficient for all present requirements.

CALIFORNIA OR RAINBOW TROUT.

Nothing particularly new is to be said regarding this fish. Considerable trouble has always been experienced in holding them in the ponds as they do not stand confinement well with us. Good results have not been shown with this fish, except in a few instances. It seems to have a propensity to leave the smaller streams where it is planted and is seldom heard from again. We have concluded, from experience gained within the past two

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years, that it is likely to show a better record if placed in some of the larger streams of the State. Some adult fish which were doing poorly in the ponds were put into the Muskegon and Hersey rivers, and these fish have shown up well during the past two summers. Several very large California trout have been taken from both these streams, which were in exceedingly fine condition. One or two individuals have been taken weighing in the neighborhood of six pounds.

In the neighborhood of Paris on the Muskegon at the mouths of the spring streams considerable numbers of these fish have been caught by residents of the localities. A sufficient number of stock fish will be carried at the Paris station to stock streams for which they seem to be calculated.

Details of plants of these fish appear in the appendix to this volume.

SALMON TROUT.

No operations have been conducted in connection with the artificial hatching of this fish since the submission of the last report. It has not seemed necessary in our judgment that such steps should be taken at present as there is no perceptible diminution in the catch.

In the spring of 1889 the U. S. Commission donated from the Northville hatchery 13,467 two year old salmon trout which were planted in suitable lakes in the interior of the State. The detail of these plants appear in the appendix.

GERMAN TROUT OR BROWN TROUT.

Salvelnius Alpinus.

Of the numerous species of foreign fish which have been introduced into the waters of this country at various times within the last ten or fifteen years, few have given the promise of success which the German trout furnishes.

It has been given considerable attention by two or three states, notably so in New York, and is receiving the attention which experience will prove it deserves at our hands.

As its scientific name would seem to denote, it is an inhabitant of clear cold mountainous streams and lakes and is hardy in character. They are not migratory in habit, and our American experience leads to the belief that they thrive well in water suitable to the brook trout.

In color they are what might be termed a deep olive, spotted with crimson and gray. In respect to their mottlings they show much irregularity in marking, in fact it is difficult to find two alike. They are strong, vigorous and of rapid growth, attaining to a larger size than the speckled trout of our streams.

As a pond fish their history with us is good. They stand domestication well and compare favorably with the brook trout in this respect. Our experience with them at the exhibition made in Detroit is strongly in their favor. Fifteen of these trout were put upon exhibition and they were carried through the entire period of about fifteen days without the loss of a single fish. This was an exceptional case and no similar experience was had with any other fish.

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Many of these fish have been caught in the streams in the neighborhood of the Caledonia hatchery in New York, and they show a rapid growth, and first class game qualities. With the stock now on hand some of our streams will be planted with this fish, and its desirability as an addition to our game fish fully demonstrated. Four streams have been planted already and in the next two years we shall know the results of our initial plants.

NEW STATION ON LAKE SUPERIOR.

Lake Superior, the greatest of our large inland seas, has been noted since its earliest discovery for the size and superior quality of its whitefish, and until within a comparatively recent period, for their plentifulness. Time, however, and a vigorous prosecution of the fishing industry with all the modern and destructive methods at command, has wrought serious inroads upon the fish, and the history of fishing upon this lake has been a repetition of that of all the lakes, a rapid falling off of catch in many localities.

Time has been when the plentifulness of whitefish and trout in this lake was so great that fishing was prosecuted profitably within the present harbor of Marquette, and the people of this locality were able to buy fish for almost nothing.

It is scarcely necessary to say that the fishing in this harbor has long since entirely ceased, and that Marquette as a fishing center is fast losing its prestige. Data gathered from the fishermen and residents there the past summer show that the comparatively small amount of fishing done there at present, compared with former years, is now entirely prosecuted by the use of steam craft, which fish at such distances from this point that the entire day is consumed in a visitation of the nets, and the fishing is not very profitable even then.

Inquiry also developed the fact that two at least of the leading firms finding the business unprofitable have left this locality and commenced anew at Ontonagon, in the spring of 1890. At Grand Island, Grand Marias and other points this is in a measure true.

There are certain localities where profitable fishing is yet done. As an illustration of the prolific nature of these waters, where they are yet productive, we may instance the returns of one fisherman for the year 1889. The catch reported by him of whitefish was 510,000 pounds, and of lake trout 490,000 pounds. The cash value to this fisherman of this catch was not far from $40,000.

To preserve the fishing grounds which can yet be profitably fished, and to restore those already exhausted, is a task which the State should assume. The fisheries of this lake as reported alone yield a value annually to the fishermen as follows:

Kind of Fish.	Pounds.	Value.
Whitefish	1,911,888	$95,594 40
Salmon trout	731,564	29,212 56
Herring	31,250	468 76
Total	2,674,702	$125,325 72

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When viewed from an economic standpoint, it will be seen that these fisheries contribute a large amount each year to the wealth of the State. It must be remembered also that these figures do not include the amount caught and used in local consumption, which is not taken into account. These figures represent only the fish caught and sold for shipment. Neither is it likely that these figures represent the entire amount caught and sold, as it is believed that it is impossible to secure full reports from fishermen of the catch. Many of the fishermen who fish in a small way dispose of their catch to other dealers and we are satisfied that many fish so taken are not reported.

The coast line of Lake Superior lying within this State has a length of between five and six hundred miles, and it is within bounds to say that fully one-half, if not more of this extent of water affords opportunity for the prosecution of the fishing industry.

The time has arrived when Lake Superior should receive the benefits to be derived from artificial restocking. The inhabitants of the upper peninsula contribute their proportionate share in taxes to sustain the operations of this board, and should receive in return a just and fair share of its benefits.

By reason of the difference in latitude the temperature of the waters of the upper and lower peninsulas differ in a very marked degree, and this difference presents a physical difficulty which makes it absolutely necessary that a station should be established somewhere on Lake Superior to care for these waters. Repeated attempts have been made each spring for several years to make plants of whitefish fry in Lake Superior from the hatcheries of the lower peninsula, but with two exceptions every attempt has failed.

Spring comes so much later in the upper peninsula that in attempting to hold the fish until the harbors on the upper lake have become free from ice we have uniformly been compelled to put the fish into the lower lakes in order to save them.

Some years since a station was erected at Petoskey which was designed to care for the upper portion of Lake Michigan and that portion of Green bay lying in this State, and the Straits of Mackinaw, together with Lake Superior and the Sault river. After being run for several years it was found that the hatch of fry was too early at this point, and it was abandoned. The difficulty in crossing the Straits of Mackinaw was another obstacle and no benefit was experienced from this effort. There then remains the question what shall be done for this great lake and the waters of Green bay, which is also another very important fishing point?

This board prepared detailed estimates of the cost and erection and maitenance for two years, of a whitefish station on Lake Superior in connection with its last report and submitted the same to the legislature at its last session. The matter was fully considered by the fisheries' committees of the Senate and House and its need was apparent, but owing to the board being unable to determine the exact location of such a station, it was deemed best to postpone the appropriation until another session, both committees advising the board to visit the upper peninsula before another session, fix upon a desirable site, and then present to the legislature at the session of 1890–1 their estimate for consideration.

Acting upon this suggestion the Board in August, 1890, visited the upper peninsula to find some locatity which would best furnish the facilities requisite to the establishment of a whitefish station.

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We decided that the location of the station must be determined on the grounds of advisability and desirability. The question of locality must be determined:

1. By the opportunity afforded for the collection of ova in the surest and cheapest way, with a prospect of a continuing supply.

2. The fitness of the water with which to run the station, as to temperature and purity.

We visited Marquette, Munising and Sault Ste Marie with this object in view, and at Marquette and Sault Ste Marie conferences were had with the city authorities, fishermen and leading citizens. At both points a proper degree of public spirit was manifested in the proposed work, and an earnest desire was expressed to use every proper means to secure the proposed station for this section of the State. At both places a willingness was expressed to contribute a site and perpetual supply of water free of expense to the State should the hatchery be located at either of these points. The Board will at the coming session of the Legislature make a recommendation as to a proper location for the proposed station.

WORLD'S FAIR.

On October 25, 1890, this board received an invitation from the secretary of the Committee of Fisheries and Fish Culture of the World's Columbian Exposition to meet the Fish Commissioners of the various states and territories in Chicago on the 22d of November, 1890.

The object of this meeting, as stated by the secretary of the committee, is "for a general conference of the commissioners of the states and territories with reference to making a great exhibit at the World's Fair, agreeing, if possible, upon some general plan for making the exhibit in conjunction with the government exhibit."

The commissioners will probably be present at the meeting but as it will occur at a time after this report will have passed into the hands of the printer, no statement can be made of the results of the conference.

An exhibit which will show the advancement in methods of fish culture from its infancy to the present time, joined with a full exhibition of the indigenous fish of America, will make a most entertaining and instructive department at this great fair.

If satisfactory arrangements can be made, Michigan can contribute largely to the success of such an exhibit and should join with the other states in the contemplated arrangement.

During the coming session of the legislature the commissioners will take occasion to make a further report upon this subject to both houses, with such recommendations as to the means to represent the State at the exposition as they may deem advisable.

EXAMINATION OF WATERS.

No more important work is done by the commission than that which is embraced under this department. Its value and necessity are becoming more and more recognized by those interested in fish culture. Pertinent to this subject and well put are the words of Dr. James A. Henshall in a paper read before the American Fisheries Society at its meeting at Put-in Bay in May last, viz:

"There seems to be a wide spread popular fancy that the introduction of

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fish in any waters should be followed by a great and continual increase of such fish, without further care or consideration. Nothing could be further from the truth; but it is owing to this erroneous opinion of the people at large, and the stocking of unsuitable waters, or the introduction of unsuitable fish in other waters, that fish culture and the restocking of waters is often looked upon with doubt, if not contempt.

"Different waters vary greatly in their characters and conditions, and fishes vary very much in their habits; therefore the successful stocking of waters requires much intelligent thought, consideration and experience.

"We should as soon expect to raise lobsters and oysters in the Ohio river as California salmon or brook trout; but where the proper conditions exist and the right kind of fishes are introduced, the results will fully justify the experiment, and fish culture will achieve a triumphant success, for instance, the artificial culture and introduction of whitefish in the great lakes, and the shad on the east coast. In fact, these results could be confidently anticipated, because the character of the waters of the ocean and of the great lakes are so well understood, are reasonably pure, and contain an unlimited abundance of food for both old and young fishes, and if these fishes are properly protected by the rigid enforcement of fish laws, there need never be any complaint as to the scarcity of either.

"But the small lakes and streams are an entirely different matter, because of the wide difference in their character and condition. In the first place, it is necessary that the character and condition of a stream should be thoroughly and intelligently investigated before any attempt should be made in the direction of stocking it with fish of any kind; and if found reasonably pure, with an abundance of fish food, then the kind of fish to introduce should be the next consideration. Then both of these matters being accomplished, the most important consideration is to follow, the proper care and protection of the fish and the water, without which it were better that the work had not been begun.

"A farmer who shuts up his poultry in an empty house, or turns his cattle into a newly ploughed field, and expects them to thrive and grow fat is not more foolish than the fish culturist who plants a lot of young fishes in a polluted stream with the expectation or intention of restocking it or of restoring it to its former abundance."

The commission of this State were among the earliest, if not the first of the State commissions, to give prominence to this work.

The report of 1883 mentions as one of the things hoped to be accomplished with increased appropriations the examination of waters to determine the results of work done, and also whether the waters are suitable in temperature, depth and kinds of fish food to be stocked with any, and if so, what kinds of fish. The principal object of the earliest work done in this line was to ascertain what had been the result of considerable distribution and plants that had been made of fish not indigenous to the State. With this in view Torch lake and some others were especially examined in 1883-4. Some streams were also examined to ascertain whether they were suitable for plants of brook trout. In 1885 especial examinations were made of several large important lakes. From that time forward, with more liberal appropriations, the plans of the board developed and broadened into a general scheme for a systematic and thorough examination of all inland waters of the State, and the tabulating and recording of the results of such exam-

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ination so that the work once done would be of permanent utility for many years to come.

This broader scheme was fully inaugurated as early as 1886, and has been pursued every year since as persistently as the other work of this commission would permit. The plan adopted contemplated beginning the southern tier of counties of the State and doing the work thoroughly. For the sake of economy the work is done by the regular employés of the board in the summer months when they can be spared from the active work of hatching and distributing.

The examination is made by two crews of three each. Each crew is provided with a boat and camping outfit, a gang of gill nets of four different sizes of mesh, various kinds of fishing appliances, a deep-sea, self-registering thermometer, a dredge for examining the bottom and the various kinds of animal life inhabiting the bottom, and bottom-vegetation, a lead and line for sounding, together with printed blanks for making full reports. On the back of the report is a blank space for a drawing of the shape of the lake, on which the soundings are marked and the character of the bottom and shores.

These blanks are of uniform size and shape and the reports when made on these blanks are bound into volumes and indexed, making a convenient and permanent record for ready reference at any time in the future.

The points covered by these reports are briefly, the location of the lake, length, width, shape, depth and soundings, character of shores and bottom, inlets and outlets and surroundings, kind of water and temperature at top and bottom, date of examination and kinds of weather at the time, number and kinds of fish caught and their condition and what they are feeding upon, the kinds and quantity of fish food, the kind of fish recommended to be planted, if any, and any other special information deemed of value.

In 1886, upwards of 50 lakes were examined and reported, and in 1887 eighty lakes were examined. In 1888 only about 20 were examined, but special attention was given to some larger lakes out of the regular order, which required longer time than the routine work. In 1889 the examination was interrupted somewhat by other urgent matters, and only 25 lakes were completed. In 1890, however, the work was taken up with renewed zeal and resulted in the examination of 72 lakes. The larger and more important streams are examined and reported upon also in connection with the lakes.

The three lower tiers of counties, except Allegan county, have now been substantially completed, and the record contains a sufficiently accurate description of every considerable sheet of water in that territory, with proper data upon which to form an intelligent opinion and judgment as to what fish, if any, are required and will flourish in each.

Before any applications for fish are granted by the board now, for any waters which the examining crew have visited, these reports are consulted, and only such fish sent as are suited to the waters. And if requests are made for unsuitable fish, intelligent recommendations of the kinds that will do well can be readily furnished.

Of the inland lakes examined during the past two years, whitefish were found in but three, viz: Base lake in Livingston and Washtenaw counties (greatest depth 65 feet); Black Walnut Lake (greatest depth 97 feet); and Elizabeth Lake (greatest depth 71 feet), both in Oakland county. Herring were found in several, and in some quite plentiful. In Black

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Walnut lake besides whitefish were found salmon trout and wall-eyed pike.

The fish usually found are bluegills, perch, sun fish, bass of all varieties, grass pike or pickerel, gar pike, bullheads, dog fish, mullet, and suckers. Probably the blue gills are as numerous and wide spread as any. The large-mouth bass is quite plentiful, but the scarcity of the small-mouth black bass is noticeable.

A synopsis of the reports is given below.

Calhoun County.

Cedar Lake, Fredonia Township:
Length, ¾ mile; width, ½ mile; greatest depth, 6 feet.
Shores, high banks on north, west and east: flat and marshy on the south.
Bottom, very deep mud.
Inlets, none; outlets, none.
Date of examination, July 25.
Weather, fair and warm.
Water, clear.
Fish, a few minnows seen; water too shallow for future use.

Fish Lake, Fredonia Township:
Length, ¾ mile; width ½ mile; greatest depth, 18 feet.
Shores, surrounded by a marsh.
Bottom, soft marl, mud from 4 to 6 feet deep.
Inlets, none; outlets, none.
Date of examination, July 25.
Weather, cloudy.
Water, clear.
Fish, none taken.

Long Lake, Fredonia Township:
Length, ¾ mile; width, ¼ mile; greatest depth, 18 feet.
Shores, soft and marshy; from 6 to 10 rods from water's edge the banks on east and west are flat; on north and south mud.
Bottom, mud.
Inlets, none; outlets, none.
Temperature—surface, 77°; bottom, 58°.
Date of examination, July 25 and 26.
Weather, clear.
Water, clear.
Fish, Bluegills, calico bass, and dogfish. They were hard and well fed; food, plenty.
Would not recommend future planting.

Lee's Lake, Newton Township:
Length, 1 mile; width, ½ mile; greatest depth, 51 feet.
Shores, north and east, high and sandy; south and west, flat and marshy, wooded on north and part of east.
Bottom, hard marl, sand and gravel.
Inlets, none; outlets, none.
Date of examination, July 26.

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Weather, cloudy.
Water, clear.
Temperature—surface, 77°; bottom, 48°.
Fish, grass pike, strawberry bass, sunfish, suckers, and dogfish; all well fed and of large growth.
Recommend black bass and wall-eyed pike for future planting.

Nottawa Lake, Tekonsha Township:
Length, not stated; width, 40 rods; greatest depth, 20 feet.
Shores; flat, marshy and muddy all around the lake.
Bottom, muddy.
Inlet, Nottawa creek; outlet, Nottawa creek.
Date of examination, July 26.
Weather cloudy.
Temperature—surface, 78°, bottom, 58°.
Water very black.
No fish taken.
Recommend for future planting, eels only.

Pine Lake. Fredonia Township:
Length, ½ mile; width, ½ mile; greatest depth, 12 feet.
Shores, flat and marshy, lined with rushes for from 4 to 6 rods, banks high.
Bottom, mud.
Inlets, none; outlets, connected with Long lake on the east by a ditch.
Date of examination, July 26.
Weather, clear.
Temperature—surface, 77°; bottom, 58°.
Water, clear.
No fish taken.
Could not recommend for future planting.

Turtle Lake, Burlington Township:
Length, 1 mile; width, ¼ mile; greatest depth, 18 feet.
Bottom, black mud from 4 to 6 feet deep.
Inlets, none; outlet, a ditch.
Date of examination, July 27.
Weather, cloudy.
Temperature—surface, 70°, bottom, 63°.
Condition of water, dark.
No fish taken. This lake has been lowered by a ditch so that very little water is left.
Cannot recommend it for anything but eels.

Pine Lake, Broomfield Township:
Length, ¾ mile; width, ½ mile; greatest depth, 21 feet.
Shores; part of northeast high, sandy and timbered; the balance marshy and wooded on south and west.
Bottom; along the highlands hard and gravely; in the center mud about two feet deep.
Dates of examination, July 28 and 29.
Weather, 28 clear; 29 cloudy.

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Temperature—surface, 73°; bottom, 64°.
Water dark.
Fish; bluegills, strawberry bass, sunfish, bullheads and dogfish, all small and well fed.
Would not recommend anything but eels.

Garfield Lake, Convis Township:
Length, ¾ mile; width, ½ mile; greatest depth, 26 feet.
Shore high and sandy.
Bottom: hard around shores, off shores from one to two feet of mud.
Inlet, none: outlet not named.
Dates of examination, July 30 and 31.
Weather, 30 clear; 31 high winds.
Temperature—surface, 76°; bottom, 56°.
Water clear.
Fish, grass pike, bullheads, strawberry bass, swamp bass, large-mouth bass and bluegills. The grass pike, bullheads and swamp bass were good size and exceedingly fat.
This lake has an abundance of native fish; protection is all it needs.

Duck Lake, Clarence Township:
Length, 2¼ miles; width, 1½ miles; greatest depth 61 feet.
Shores, high, sandy and bold. A ditch has caused the water to recede from 6 to 12 feet from the original shore line.
Bottom, sand and marl, very little mud in the center; rocky on a portion of the southeast.
Dates of examination, July 31, Aug. 1, 2 and 3.
Weather, July 31, fair and warm, Aug. 1, cool and cloudy, 2 cool and clear; 3 clear.
Temperature—surface, 74°, bottom, 63°.
Fish, black bass, strawberry bass, rock bass, large-mouth bass, perch, gar pike, suckers, bluegills and dogfish. The perch and grass pike were small, the strawberry bass and bluegills very large.
Would recommend wall-eyed pike and black bass for planting.

Prairie Lake, Clarence township:
Length, ¾ mile; width, ¼ mile; greatest depth, 28 feet.
Shores, low and marshy nearly all around the lake.
Bottom, soft black mud.
Inlet, north branch of Red creek.
Outlet, south branch of Red creek.
Dates of examination, Aug. 3 and 4.
Weather, clear.
Temperature—surface, 74°; bottom, 60°.
Water, dark.
Fish, grass pike, suckers, blue gills and dog fish. The suckers were very large, the blue gills and pike small.
Would recommend nothing but eels for this lake.

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Eaton County.

Long Lake, Brookfield Township:
Length, 1¼ miles; width, 40 to 130 rods; greatest depth, 48 feet.
Shores, bold, high and sandy; marshy on the south.
Bottom, for a short distance on the east, hard gravel and sand, the remainder muddy; the south end grown up with weeds and grass.
Inlets, not named; outlet, Battle creek.
Date of examination, Aug. 5.
Weather, clear.
Temperature—surface, 71°; bottom, 44°.
Water, dark.
Fish, Bullheads, dogfish, strawberry bass, suckers, warmouth and blue gills; all medium size and fat.
Would recommend nothing but eels for planting.

Jackson County.

Swain's Lake, Pulaski Township:
Length, 1 mile; width, 160 rods; greatest depth, 63 feet.
Shores, bold, high and wooded on east and west; marshy on north and south.
Bottom, hard sand and gravel with a little mud in center.
Inlet, none; outlet, north branch of Kalamazoo River.
Dates of examination, Aug. 7, 8 and 9.
Weather Aug. 7, clear; 8 and 9, rainy.
Temperature, 73°; bottom, 7th, 63°; 8th, 45°; 9th, 63°.
Water, clear.
Fish, perch, suckers, bullheads, bluegills, calico bass and herring; all in good condition, fat, well-fed, but small.
Would recommend wall-eyed pike and black bass for planting.

Paddock Lake, Concord Township:
Length, 70 to 80 rods; width, about 40 rods; greatest depth, 43 feet.
Shores, soft and marshy all around the lake; from six to twelve rods back of water line, high, bold and sandy.
Bottom, soft mud.
Inlet, Spring creek; outlet not named; empties into Kalamazoo river.
Date of examination, Aug. 9.
Weather, cloudy.
Temperature—surface, 70°; bottom, 49°.
Fish, perch, bluegills, large-mouth bass, pickerel and sunfish; all small, but very fine.

Round Lake, Hanover Township:
Length, ¾ mile; width, ½ mile; greatest depth, not stated.
Shores, bold, high and sandy, except a small portion on the west, which is marshy.
Bottom, hard sand and gravel.
Inlet, none; outlet, a ditch connecting this lake with Lake Farwell.
Dates of examination, Aug. 10, 11 and 12.
Weather, clear.

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Temperature—surface, 73°; bottom, 63°.
Water, clear.
Fish taken; perch, suckers, black bass, rock bass, large-mouth bass, small-mouth bass, bluegills, gar pike and dogfish. The perch and blue gills were exceedingly large, plump and fat; bass, small. Wall-eyed pike and black bass are in this lake now, and if protected there would be no necessity for further stocking.

Farwell Lake, Hanover Township:
Length, 1¼ miles; width, 100 rods; greatest depth, 43 feet.
Shores, high and sandy off shores; around shores, low and marshy.
Bottom, hard sand with gravel.
Inlet, a ditch to round lake; outlet, north branch of Kalamazoo river.
Dates of examination, Aug., 10, 11 and 12.
Weather, clear.
Temperature--surface, 73°; bottom, 50°.
Fish taken, perch, bluegills, large-mouth bass, suckers and bull-heads. Perch and suckers, large and in fine condition; the other kinds medium size and well fed; would recommend wall-eyed pike and black bass for future planting.

Skiff Lake, Liberty Township:
Length, ¾ mile; width, ½ mile; greatest depth, 35 feet.
Shores, marshy from 6 to 12 rods all around; on the west, bold, high and stony; on northwest and southeast there is a tamarack swamp.
Bottom, along shores sandy marl; in center, hard.
Inlet, not named; outlet, south branch of Grand River.
Dates of examination, August 13, 14 and 15.
Temperature—surface, 74°; bottom, 64°.
Water, clear.
Fish taken, grass pike, warmouth, rock bass, large and small-mouth bass, perch, blue gills and bullheads which were good size and fat. Would not recommend this lake for future planting as there is not food enough for the native fish already in the lake.

Clark's Lake, Columbia Township:
Length, 2½ miles; width, ¾ mile; greatest depth, 53 feet.
Shores, high, sandy and wooded on the north for the distance of a mile; wooded on south and part of the east.
Bottom, sand and gravel for from 10 to 12 rods from shore; soft marl through center.
Inlet, none except a number of springs along shore; outlet, one during high water which flows east to the river Raisin.
Dates of examination, August 13, 14. 15, 16 and 17.
Weather, clear except on the 14th when it was cloudy and rainy.
Temperature—surface, 72°; bottom, 63°.
Water, clear.
Fish taken, black, swamp and rock bass, grass pike, blue gills, sunfish, perch, bullheads and gar pike. Would recommend wall-eyed pike. The small fry planted here last spring can be found in large schools.

Vineyard Lake, Columbia and Norveli Townships:
Length, 1¾ mile; width, ¾ mile; greatest depth, 45 feet.

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Shores, on north and west low and marshy; on east and south high sand and gravel banks; 10 to 20 feet high.
Bottom, a large part of the lake is sand and marl, on east and south gravel and rocks.
Inlet, Kedson creek; outlet, Raisin river.
Dates of examinations, Aug. 15, 16, 17 and 18.
Weather, clear.
Temperature—surface, 72°; bottom, 57°.
Water, clear.
Fish taken. large-mouth, small-mouth and rock bass, bluegills, sunfish, perch, bullheads, gar pike, grass pike and dogfish, all of good size, fat and well fed.
Recommend for planting, wall-eyed pike.

Stony Lake, Napoleon Township:
Length, ¾ mile; width, ½ mile; greatest depth, 30 feet.
Shores, high, bold and sandy on north, east and west; low and marshy on south.
Bottom, hard marl and sand.
Inlet, not named; outlet, a branch of the River Raisin.
Dates of examination, August 19 and 20.
Weather, clear and windy.
Temperature—surface, 72°; bottom, 55°.
Water, dark.
Fish taken, large-mouth and rock bass, bluegills, perch, grass and gar pike, bullheads, warmouth and dogfish. The fish, as a rule, were large, fat, well fed and plump. Would not recomend future planting, as by draining the feeding grounds have been destroyed.

Browns Lake, Summit Township:
Length, ¾ mile; width, ½ mile; greatest depth, 43 feet.
Shores, bold and hilly on northeast, low and level on the east, high and timbered on northwest, southeast, high land, and southwest tamarack swamp.
Bottom, hard marl, gravel and stone.
Inlet, connected with Vandercooks lake; outlet, Grand river.
Date of examination, August, 21, 22 and 23.
Weather, clear.
Temperature—surface, 74°; bottom, 53°.
Water, clear.
Fish taken, herring, large-mouth and calico bass, perch, bullheads, grass and gar pike. All good size, fat, plump, hard and well fed.
Would recommend for planting, wall-eyed pike, black bass, and eels.

Vandercook's Lake, Summit Township.
Length, 1 mile; width, ¾ mile; greatest depth, 48 feet.
Shores, northeast and a part of the north, high, bold and sandy; west off shore high; south a low tamarack swamp; east low dry and sandy.
Bottom, hard marl and sandy.
Inlet a branch of Grand river; outlet Grand river.
Dates of examination, August 20, 21, 23 and 24.
Weather, clear.
Temperature—surface, 74°; bottom, 49°.
Water, clear.

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Fish taken, bluegills, herring, large-mouth, small-mouth and calico bass, sunfish, grass and gar pike. All good size, fat, plump and well fed. Recommend for planting, black bass, wall-eyed pike and eels.

Michigan Center Ponds, Napoleon Township:
Length, 2½ to 3 miles; width, 1¼ miles; greatest depth, 42 feet.
Shores, mostly high and sandy, marshy in a few places.
Bottom, soft and muddy in places, in others hard sand and marl.
Inlet and outlet, Grand river.
Dates of examination, August 24, 25, 26 and 27.
Weather, clear.
Temperature—surface, 75°; bottom, 68°.
Water clear in some places, dark and muddy in others.
Fish taken, perch, bluegills, calico, large-mouth and small-mouth bass, warmouth, mullet, bullhead, gar pike. Short bill pike and dogfish. In some of the ponds the fish were fair size and fat; in others small.
Would recommend wall-eyed pike and eels.

Little Wolf Lake, Napoleon Township:
Length, ¾ mile; width, ½ mile; greatest depth, 50 feet.
Bottom, hard sand.
Inlet and outlet, Grand river.
Dates of examination, August 28 and 29.
Weather, clear.
Temperature—surface, 75°; bottom, 49°.
Water, dark.
Fish taken, bluegills, bullheads and sunfish; fat, fair size and plump.
Would not recommend planting in this lake.

Wolf Lake, Napoleon Township:
Length, 1¾ miles; width ¾ miles; greatest depth. 40 feet.
Shores, very high on the north,; on the east and west, marsh.
Bottom, hard sand marl.
Inlet and outlet, Grand river.
Dates of examination, August 27, 28, 29 and 30.
Temperature—surface, 87°; bottom, 58°.
Water, clear.
Fish taken, bluegills, bullheads, grass and gar pike, large-mouth bass, and dogfish; all fine, plump and exceedingally fat.
Would recommend wall-eyed pike and bass for planting.

Barry County.

Tupper Lake, Woodland Township:
Length, ½ mile; width, ½ mile: greatest depth, 37 feet.
Shores, marshy all around the lake, north and south wooded; east and west, cleared land.
Bottom: marl.
Inlet and outlet, a tributary of Grand River.
Date of examination, Aug. 27.
Temperature—surface, 69°, bottom, 48°.

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The water in this lake is very dark. The lake contains the same kind of fish as lake Odessa, and the only means of getting on this lake is through the outlet which empties into lake Odessa.
No recommendation as to future planting.

Barry and Ionia Counties.

Lake Odessa, Woodland and Odessa Townships:
Length, 3 miles; width, 1 mile; greatest depth, 53 feet.
Shores, sandy, surrounded by rushes. The banks are low and wooded nearly all around the lake.
Bottom hard, sand and clay.
Inlet and outlet a tributary of Grand river.
Dates of examination, Aug. 25, 26 and 27.
Weather, clear.
Temperature—surface, 69°, bottom, 51°.
Fish taken, bluegills, bullheads and perch.
The fish were large and well fed.
Recommend wall-eyed pike and eels for future planting.

Barry County.

Thornapple Lake, Castleton and Hastings Townships:
Length, 3 miles; width, ¾ miles; greatest depth, 33 feet.
Shores marshy; wooded on north and west.
Bottom, hard and sandy, gravel near inlet and outlet.
Inlets, Thornapple river and Mud creek.
Outlet, Thornapple river.
Dates of examination, Aug. 28, 29 and 30.
Weather, clear.
Temperature—surface, 70°, bottom, 59°.
Fish taken, bluegills, sunfish, bullheads, perch, warmouth, speckled bass, suckers and dogfish.
The bluegills, sunfish and perch were very small but fat and hard.
Recommend wall-eyed pike, black bass and eels for future planting.

Barlow Lake, Yankee Springs Township:
Length, 2 miles; width, ¼ mile; greatest depth, 62 feet.
Shores, sandy and gravelly on every side.
Bottom, hard in south part; north covered with decayed vegetable matter.
Inlet, springs; outlet, a tributary to Kalamazoo river.
Date of examination, September 5 and 6.
Weather, 5th rainy; 6th, clear.
Temperature—surface, 70°; bottom, 43°.
Fish taken, bluegills and perch. The fish were fair size and well fed.
Recommend eels and bass for future planting.

Gun Lake, Yankee Springs Township:
Length, 3½ miles; width, 2½ miles; greatest depth, 57 feet.
Shores, sandy and gravelly, generally, except the west lake which has marshy shores.
Bottom, hard sand or gravel and marl; rocky in several places.

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Inlets, several spring brooks not named; outlet, Gun river; a tributary of the Kalamazoo river.
Dates of examination, September, 1, 2, 3, 4, 5, 6, 7 and 8.
Weather, clear except on 6, 7 and 8, rainy.
Temperature—Surface, 67°; bottom, 53°.
Fish taken, black bass, gar pike, small-mouth bass, bluegills, herring, perch, calico bass and bullheads.
The fish were large and well fed.
Recommend wall-eyed pike, white bass and eels for future planting. There are now plenty of black bass in this lake.

Cobb Lake, Yankee Springs Township:
Length, 80 rods; width, 80 rods; greatest depth, 40 feet.
Shores, sand and gravel; bottom, hard.
Inlet, a small stream with no name; outlet, a tributary to Thornapple river.
Date of examination, September 6.
Weather, clear.
This lake is quite small but the water is clear. It is said to contain sunfish, perch, bullheads and large-mouth bass. No recommendation as to planting.

Clear Lake, Johnston Township:
Length, ¾ mile; width, 20 rods; greatest depth, 15 feet.
Shores, sandy and hard except on the northern point.
Bottom, sand and gravel.
Inlet, a small stream with no name; outlet, a tributary of the Thornapple river.
Date of examination, September 12.
This lake has been drained until fifteen feet is its maximum depth. A channel about three rods wide through the lake is from three to fifteen feet deep. No recommendation as to planting.

Big Cedar Lake, Hope Township:
Length, one mile; width, 80 rods; greatest depth, 33 feet.
Shores, full of springs; back one or two rods the banks are high and hard.
Bottom, sand and gravel.
Inlets, springs along the shores, and streams from springs farther away; outlets, Cedar creek into Thornapple river.
Dates of examination, September 11 and 12.
Weather, clear.
Temperature—surface, 67°; bottom, 54°.
Fish taken, perch, bullheads, rock bass, bluegills, calico bass and sunfish. The fish were large and in fine condition. Recommend wall-eyed pike, black and white bass, for future planting.

Bristol Lake, Johnstown Township:
Length, 1 mile; width 100 rods; greatest depth, 55 feet.
Shores, low and marshy all around the lake, but a few rods away the banks are high.
Bottom, marsh.
Inlet and outlet, Highbank creek.

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Dates of examination, Sept. 12 and 13.
Temperature—surface, 65°; bottom, 48°.
Water, dark.
Fish taken, bluegills, suckers and perch, all in good condition and showing good growth.
Recommend wall-eyed pike, black bass and eels.

Wall Lake, Hope Township:
Length, 1¼ miles; width, ½ mile; greatest depth not stated.
Shores, hard except on the southwest where they are marshy.
Bottom, hard except the southwest part.
No inlet or outlet.
Dates of examination, Sept. 10, 11, 12 and 13.
Weather, clear.
Temperature—surface, 69°; bottom, 64°.
Fish taken, perch and bullheads. The fish were of large size and in good condition.
Recommend eels for future planting.

Fine Lake, Johnston Township:
Length, 1 mile; width, ½ mile; greatest depth, 48 feet.
Shores, sandy.
Bottom, sand and gravel except on the east where it seems to consist of sediment.
Inlet and outlet, Highbank creek.
Dates of examination, Sept. 13 and 14.
Weather, clear.
Temperature—surface, 68°; bottom, 49°.
Fish taken, bluegills, bullheads, sunfish and rock bass.
The fish were small but in good condition.
Recommend eels for future planting.

Pleasant Lake, Barry Township:
Length, ¾ mile; width, ¾ mile; greatest depth, 27 feet.
Shores, sandy on south; marshy on north.
Bottom, hard.
No inlet or outlet.
Dates of examination, September 14 and 15.
Temperature—surface, 68°; bottom, 59°.
Fish taken, bullheads, perch and bluegills; all of good size and in good condition.
No recommendation as to future planting.

Long Lake, Hope Township:
Length, 3 miles; width, ¼ mile; greatest depth, 45 feet.
Shores, marshy on the northwest; sandy on the south.
Bottom, marl on the south and sand and gravel in most of the northern part.
Inlet, none; outlet, a tributary to Thornapple river.
Dates of examination, September 15 and 16.
Weather, clear.
Temperature—surface, 66°; bottom, 55°.
Water, clear.

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Fish taken, bluegills, sunfish, bullheads and perch. The fish were well fed and showed large growth.
Recommend wall-eyed pike for future planting.

Eaton County.

Pray's Lake, Eaton Rapids Township:
Length, 30 rods; width, 20 rods; greatest depth, 12 feet.
Shores, marshy; bottom, soft.
Inlets, none; outlet, a tributary of Thornapple river.
Date of examination, August 23.
This is nothing but a small pond of water and amounts to nothing.

Sobby Lake, Sunfield Township:
Length, ¾ mile; width, ¾ mile; greatest depth, 20 feet.
Shores, low and marshy; bottom, black muck.
Inlet and outlet, Mud creek.
Date of examination, August 24.
This lake does not amount to anything for stocking. It is nothing but a big flat covered with water. They catch grass pike, bluegills, bullheads and very few bass.

Ingham County.

Lowe Lake, Stockbridge Township:
Length, 100 rods; width, 80 rods.
Shores, marshy and low entirely around the lake.
Bottom, mud.
Inlet, none; outlet, Turtle creek.
This lake is surrounded by swamp, and has been lowered so that it amounts to nothing for stocking.

Jackson County.

Gillett Lake, Leoni Township:
Length, 1½ miles; width, ¾ mile; greatest depth, 22 feet.
Shores, low and marshy; the surrounding country high and rolling with sandy and clay soil.
Bottom, on the east near shore hard; the balance of the lake is soft and covered with weeds and grass.
Inlet, a small spring brook headed by springs and flowing about 80 rods, emptying into the lake on the east side; outlet, quite a large stream flowing south-west into Grand river.
Dates of examination, June 13 and 14.
Weather, clear the 13th, cloudy on the 14th.
Temperature—surface, 76°; bottom, 62°.
Water, dark.
Fish taken, gar pike and sunfish; the fish were very small but well fed. Would recommend nothing but eels.

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Jackson and Washtenaw Counties.

Clear Lake, Parma and Sylvan Townships:
Length, ¾ mile; width, ½ mile; greatest depth, 25 feet.
Shores, high, gravel and sandy; wooded on south, north and a part of the east.
Bottom, hard gravel near shore, clay through the center.
Inlets, none; outlet, a small stream on the southeast side, a tributary to Grand river.
Dates of examination, June 20 and 21.
Weather, rainy.
Temperature—surface, 75°; bottom, 63°.
Water, clear.
Fish taken, bluegills, sunfish, perch and large-mouth bass. The bluegills were large, the perch and bass small but fat, plump and hard. Would recommend eels and black bass for future planting.

Livingston County.

Indian Lake, Deerfield Township:
Length, 1½ miles; width, ¼ mile; greatest depth, 20 feet.
Shores, marshy nearly all around the lake; bottom, soft and muddy.
Inlet and outlet, Yellow river.
Date of examination. July 31.
This lake is simply the wide water of Yellow river made by daming at Deerfield. It is in the center of a tamarack swamp and is entirely inaccessible to any but the two or three families on its banks.
Not recommended for future planting.

Rumyen Lake, Tyrone Township:
Length, ¾ mile; width, ½ mile; greatest depth, 15 feet.
Shores, marsh except on the south; bottom, soft mud.
Inlet, a small stream not named.
Outlet, a tributary of Shiawassee river.
Date of examination, July 31.
This lake is surrounded by marsh except on the south; there are rushes and weeds on every part of the lake.
Not recommended for future planting.

Leonard Lake, Deerfield Township:
Length, ½ mile; width, ¼ mile; greatest depth, 34 feet.
Shores, low and marshy; bottom, soft.
Inlets, a small stream from the south, not named, and Cranberry creek.
Outlet, Cranberry creek, a tributary of Shiawassee river.
Date of examination, July 31.
Temperature—surface, 76°; bottom, 52°.
This lake is inaccessible from any point; it is entirely surrounded by swamps, and mud from 2 to 4 feet deep. It contains perch, grass pike, large-mouth bass and bluegills, but they do not grow to very large size.
No recommendation as to future planting.

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Long Lake, Genoa Township:
Length, 2 miles; width, ¾ mile; greatest depth, 68 feet.
Shores, bold except on the east where they are low.
Bottom, south end covered two feet deep with mud.
Inlet, none; outlet, Cranberry creek.
Dates of examination, August 2, 3 and 4.
Weather, clear.
Temperature, surface 78°, bottom, 46.
Fish taken, sunfish, bluegills, grass pike, large-mouth bass, small-mouth bass, speckled bass, perch and bullheads.
The fish were in good condition but small.
Recommend wall-eyed pike for future planting.

Long Lake, Hartland Township:
Length, one mile; width one half mile; greatest depth, 79 feet.
Shores, bold on each side; bottom hard.
Inlet, Maxfield creek; outlet, Ore creek.
Dates of examination, August 4 and 5.
Weather, rainy and windy.
Temperature— surface, 77°; bottom 42°.
Water, clear.
Fish taken, bullheads, sunfish, small-mouth bass and rock bass.
The fish were in fairly good condition.
Recommend, wall-eyed pike, eels and black bass for future planting.

Maxfield Lake, Hartland Township:
Length, ¼ mile; width, ¼ mile; greatest depth, 60 feet.
Shores, high on the north and south; low on the east; on the west a black ash swamp; wooded on the north.
Bottom, hard all round near the shore; center of lake soft marl.
Inlet, none; outlet a small stream running into Long lake.
Dates of examination, August 4 and 5.
Weather, 4th rainy; 5th clear.
Temperature—surface, 78°; bottom, 42°.
Fish taken—herring, bluegills and grass pike.
The fish were in good condition and showed good growth.
Would not recommend for planting as there are plenty of native fish in this lake.

Island Lake, Green Oak Township:
Length, one mile: width, ½ mile; greatest depth, 27 feet.
Shores, gravelly; banks, high.
Bottom, hard.
No inlet or outlet.
Dates of examination, August 6 and 7.
Weather, clear.
Temperature—surface, 79°; bottom, 69°.
Fish taken, perch and bluegills. The fish were in poor condition. Recommend eels for future planting.

Fonda Lake, Brighton and Green Oak Townships:
Length, ½ mile; width, ¼ mile; greatest depth, 35 feet.
Shores, gravelly; banks, high; bottom, soft.
No inlet or outlet.

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Dates of examination, August 6 and 7.
Weather, clear.
Temperature—surface, 78°; bottom, 64°.
Fish taken, bluegills. The fish were good size but in poor condition. Recommend eels for future planting. This lake has been stocked by people from Brighton with whitefish, wall-eyed pike and lake trout, but the water is too shallow and too warm for anything but native fish, unless eels would do well.

Strawberry Lake, Hamburg Township.
Length, 1 mile; width, ¾ mile; greatest depth 45 feet.
Shores, marshy.
Bottom, mostly soft.
Inlet and outlet, Huron river.
Weather, clear.
Temperature—surface, 74°; bottom, 48°.
Water, reddish.
Fish taken, bluegills, bullheads and mullet. The fish showed good growth, and were well fed.
Recommend, carp, eels and wall-eyed pike for future planting.

Warner Lake, Brighton Township:
Length, 60 rods; width, 60 rods; greatest depth, 18 feet.
Shores, low.
Bottom, soft.
Inlet, none; outlet, a small stream running through Woodruff lake.
Date of examination, August 8.
Weather, clear.
Temperature—surface, 75°; bottom, 60°.
Water, dark.
This lake has been drained by ditches so it does not cover more than 20 acres, and is entirely surrounded by marsh.
No recommendation as to future planting.

Beach Lake, Brighton Township:
Length, ¼ mile; width, ¼ mile; greatest depth, 20 feet.
Shores, marshy; bottom, soft.
No inlet or outlet.
Date of examination, Aug. 8.
Weather, clear.
Temperature—surface, 75°; bottom, 60°.
Water, dark.
This lake is not accessible from any road, and is marshy on east, west, and south. The water is dark. The bottom is entirely covered with vegetation. It contains bluegills, perch, rock bass, and bullheads.
No recommendation as to future planting.

Pleasant Lake, Hamburg Township:
Length, ½ mile; width, ¼ mile; greatest depth, 54 feet.
Shores, on the north and south, high; banks, high; wooded on the south and west, also about 20 rods on the east. Gravelly and sandy, rocky in places. Rushes extend along the edge of the water nearly around the lake.
Bottom, hard; covered with moss.
No inlet or outlet.

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Dates of examination, August 8 and 9.
Weather, clear.
Temperature—surface, 79°; bottom, 48°.
Fish taken, bullheads, rock bass, sunfish and bluegills. The fish showed very large growth. No recommendations as to planting.

Orr Lake, Hamburg and Green Oak Townships:
Length, one mile; width, one mile; greatest depth, 55 feet.
Shores, low banks; on the west, marshy; on the east, marshy; and on the north and south high banks and gravelly.
Bottom, soft.
Inlet, Ore creek; outlet, Huron river.
Dates of examination, August 7, 8 and 9.
Weather, clear.
Fish taken, strawberry bass, herring, grass pike, gar pike, bullheads, sunfish and black bass. The herring were of large size but poor; grass pike in fair condition, good growth; sunfish and bass, small. No recommendation as to planting.

Big Lake, Green Oak Township:
Length, ¼ mile; width, ¼ mile; greatest depth, 22 feet.
Shores, gravelly.
Bottom, marl.
Inlet and outlet, Davis creek,
Date of examination, August 10.
Weather, clear.
Temperature—surface, 78°; bottom, 60°.
This is one of a chain of lakes along Davis creek and does not amount to anything.

Nitchwage Lake, Green Oak Township.
Length, 1 mile; width, ¼ mile; greatest depth, 25 feet.
Shores, low and marshy.
Bottom, mud.
Date of examination, August 10.
Weather, clear.
Temperature—surface, 77°; bottom, 60°.
This lake is one of the chain on Davis creek and is inaccessible.
No recommendation as to planting.

Crooked Lake, Green Oak Township.
Length, ½ mile; width, ¼ mile; greatest depth, 16 feet.
Shores, marshy.
Bottom, soft.
Inlet and outlet, Davis creek.
Date of examination, August 10.
Weather, clear.
Temperature—surface, 77°; bottom, 61°.
Water, clear.
This lake is located in a big swamp. It is marshy all around. Davis creek runs through it and connects a chain of lakes, none of which amount to anything.
No recommendation as to planting.

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Silver Lake, Hamburg Township:
Length, ¾ mile; width, ½ mile; greatest depth, 40 feet.
Shores, bold; high land all around the lake.
Bottom, from 1 to 1½ feet of mud.
No inlet or outlet.
Dates of examination, Aug. 12 and 13.
Weather, clear.
Temperature—surface, 76°; bottom, 56°.
Water, clear.
Fish taken, bullheads, bluegills, sunfish, perch, rock bass, and large-mouth bass.
The fish showed large growth and are well fed.
Recommend eels and carp for future planting.

Livingston and Washtenaw Counties.

Whitmore Lake, Green Oak and Northfield Townships:
Length, 2 miles; width, 1 mile; greatest depth, 55 feet.
Shores, bold; banks high except at extreme northern point.
Bottom, hard, covered with vegetation.
No inlet or outlet.
Dates of examination, Aug. 9, 10 and 11.
Weather, clear.
Temperature—surface, 77°; bottom, 70°.
Fish taken: bullheads, sunfish, perch, large-mouth bass and rock bass.
The fish taken were small, except large-mouth bass, which showed good growth.
Recommend eels for future planting.

Big Portage Lake, Putnam and Dexter Townships:
Length, 1½ miles; width, ¾ mile; greatest depth, 75 feet.
Shores, gravelly; on the east, high banks.
Bottom, hard.
Inlet, a stream from the north with no name.
Outlet, a tributary of Huron river.
Dates of examination, Aug. 13 and 14.
Weather, clear.
Temperature—surface, 77°; bottom, 48°.
Water, clear.
Fish taken: herring and gar pike, which show good growth.
Not recommended for planting. The lake contains all we could supply except trout.

Base Lake, Hamburg and Webster Townships:
Length, 1 mile; width, ¾ mile.
Shores, high banks on northeast and southwest; southeast and northwest low and swampy.
Bottom, around shore is hard and sandy; through deep water is soft, with moss and vegetation.
Inlet and outlet, Huron river.
Dates of examination, Aug. 12, 13 and 14.
Weather, clear.
Temperature—surface, 73°; bottom, 51°.

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Water, dark.
Fish taken, whitefish, bluegills, sunfish, grass pike and bullheads.
The fish were large and in good condition.
No recommendation as to future planting. This lake contains every variety we can furnish, except trout.

Oakland County.

Lakeville Lake, Addison Township:
Length, one mile; width, ½ mile; greatest depth, 26 feet.
Shores, marshy on every side.
Bottom, muddy.
Inlet and outlet, Stony creek.
Date of examination, July 23.
This lake is virtually a millpond made by damming Stony creek. It is all grown up with weeds, there being but very little open water. It is covered with stumps, logs, roots and grass. No recommendations as to future planting.

Black Walnut Lake, West Bloomfield Township:
Length, 1½ miles; width, one mile; greatest depth, 97 feet.
Shores, high and bold: rock, sand and clay except about 40 rods of marsh on the northeast near the inlet.
Bottom, hard sand and clay; rocky through a great portion of the lake.
Inlets, two small brooks with no names, emptying in on the north; outlet, one small outlet on the west side empties into a tributary to Rouge river.
Dates of examination, June 24, 26 and 27.
Weather, clear on 24 and 25, cloudy on 26.
Temperature—surface, 78°; bottom, 44°.
Water, clear.
Fish taken, whitefish, lake trout, bluegills, rock bass, perch, grass pike and wall-eyed pike. The fish were in good condition but small, except the perch which were very large. Almost any kind of fish will do well in this lake.

Walled Lake, Commerce and Novi townships:
Length 1½ miles; width, 1 mile; greatest depth, 51 feet.
Shores, high, sand, gravel and clay, with very little timber near the shore.
Bottom, sandy except in deep water where there is more clay than sand, but it is very hard.
Inlets, none visible; outlet, one small stream flowing into the river Rouge.
Dates of examination, June 23, 24, and 25.
Weather, 23, clear; 24, rainy, 25, clear.
Temperature—Surface, 82°; bottom, 48°.
Water, clear.
Fish taken, grass pike, bluegills, black bass, perch, striped bass, rock bass, bullheads and suckers.
The fish were very hard and fat and showed large growth.
Would recommend bass, eels and wall-eyed pike, for future planting.

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Orchard Lake, West Bloomfield Township:
Length, 1½ miles; width, 1½ miles; greatest depth, 96 feet.
Shores, gravel and sand except about 80 rods on the northwest.
Bottom, gravel and sand in shallow water and on shoals; clay or marl in deep water.
Inlet, one which is the outlet of Pine lake; outlet, one which empties into Cass lake.
Dates of examination, June 28, 29, 30, and July 1.
Weather, rainy on June 28 and July 1, clear on July 29 and 30.
Temperature—surface, 80°; bottom, 46°.
Water, clear.
Fish taken: black bass, grass pike, sunfish, bluegills, bullheads, perch, rock, large-mouth and striped bass. Fish were very large, well fed, and show great growth. Recommend wall-eyed pike and lake trout for future planting.

Pine Lake, West Bloomfield Township:
Length, 1 mile; width, ½ mile; greatest depth, 80 feet.
Shores, high, sand and gravel; timber in small patches around the lake.
Bottom, soft black mud, except near shore there is sand or gravel with weeds and rushes.
Inlet, none; outlet, one, which flows into Orchard lake.
Dates of examination, June 29 and 30, and July 1 and 2.
Weather, June 29, 30 and July 2, clear; July 1, rainy.
Temperature—surface, 80°; bottom, 53°.
Water, clear.
Fish taken: grass pike, bluegills, sunfish, perch, rock bass and black bass.
The fish were small, but in fair condition.
Bass, eels and wall-eyed pike may live here, but I think the bottom is too muddy.

Cass Lake, West Bloomfield Township:
Length, 3 miles; width, 1 mile; greatest depth, 115 feet.
Shores, high banks, gravel very little marsh on south, east and northeast; timber on the east and south.
Bottom, sand, marl, clay, gravel and rocky in several places.
Inlets, Clinton river and the outlet of Orchard lake; outlet, Clinton river.
Dates of examination, July 1, 2, 3 and 4.
Weather, 1, rain; 2, 3 and 4, clear.
Temperature—surface, 79°; bottom, 46°.
Water, clear.
Fish taken, black bass, rock bass, grass pike, gar pike, sunfish, bluegills, herring and bullheads.
The fish were large and well fed and showed large growth.
Would recommend lake trout and wall-eyed pike for future planting.

Elizabeth Lake, Waterford Township:
Length, one mile; width, ½ mile; greatest depth, 71 feet.
Shores, high, sand and clay banks. The shore is gravel nearly all around the lake, with timber on the east end.
Bottom, mostly hard sand and clay; gravel and sand near shore.
Dates of examination, July 5 and 6.

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Weather, 5, clear; 6, cloudy.
Temperature—surface, 78°; bottom, 48°.
Water, clear.
Fish taken, herring, whitefish, long jaws, black bass, rock bass, sunfish, bluegills, grass pike and perch. The fish taken were hard, well fed and showed large growth. Would recommend wall-eyed pike and lake trout for future planting.

Upper Straits Lake, West Bloomfield Township:
Length, 1¾ miles; width, ¼ mile; greatest depth, 48 feet.
Shores, high, gravel and sand with clay banks; shore, hard gravel and sand.
Bottom, hard sand; marl and clay with gravel near shore.
Inlet, none; outlet, one into Middle Straits lake. These lakes are the headwaters of Huron river.
Dates of examination, July 6 and 7.
Weather, 6, cloudy; 7, clear.
Temperature—surface, 75°; bottom, 45°.
Water, clear.
Fish taken, black bass, rock bass, sunfish, bluegills, grass pike, perch and gar pike. The black bass are the nicest I have ever taken. All the fish taken were hard, well fed and large. Would recommend lake trout and wall-eyed pike for future planting, and some herring for food for the trout.

Green Lake, West Bloomfield township:
Length, 1 mile; width, ½ mile; greatest depth, 65 feet.
Shores, high, sandy and gravelly; timbered except on west and a little on the northwest side.
Bottom, hard clay and sandy.
Inlet, none; outlet, a small stream into Union lake.
Dates of examination, July 7 and 8.
Weather, clear.
Temperature—surface, 76°; bottom, 46°.
Water, clear.
Fish taken, perch, grass pike, bluegills, sunfish, rock bass, and black bass.
The fish were large and well fed.
Would recommend lake trout, wall-eyed pike and black bass, for future planting.

Union Lake, West Bloomfield and Commerce Townships:
Length, 1¼ miles; width, ¼ mile; greatest depth, 102 feet.
Shores, high; bottom, hard. Rushes extend into the water eight or ten rods; woods on the southwest, northeast and southeast.
Inlet, none; outlet, one; a small stream flowing southwest into the Huron river.
Dates of examination, July 7 and 8. Weather clear.
Temperature—Surface, 77°; bottom, 46°.
Water, clear.
Fish taken, perch, black bass, gar pike, grass pike, bluegills and sunfish. The fish were large and well fed.
Would recommend lake trout, wall-eyed pike and black bass for future planting.

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Commerce Lake, Commerce Township:
Length, 1 mile; width, ½ mile; greatest depth, 65 feet.
Shores marshy and flat; sand and gravel near water's edge.
Bottom, soft generally; a few places near the islands are hard.
Inlet, the Huron river.
Outlet, the Huron river.
Dates of examination, July 8, 9, and 10.
Weather, clear and windy.
Temperature—surface, 76°; bottom, 50°.
Water, dark.
Fish taken, herring, bluegills, bullheads and gar pike.
The herring showed good growth, hard and well fed; bluegills small but well fed.
Would not recommend anything for this lake. The fish have free access to all the lakes along the Huron river.

White Lake, Highland and White Lake Townships.
Length, 1½ miles; width, ¾ of a mile; greatest depth, 25 feet.
Shores, high, sandy and gravelly; wooded in places.
Bottom, generally soft, except near the islands where it is rocky.
Inlet, none; outlet, none except an artificial outlet into Duck lake.
Dates of examination, July 10, 11 and 12.
Weather, clear.
Temperature—surface, 82°; bottom, 73°.
Fish taken, bullheads, large-mouth bass, rock bass, perch and sunfish.
The large-mouth showed good growth; the others were small.
This lake is now well stocked with native fish; would not recommend future planting.

Watkins Lake, Waterford Township:
Length, 1¾ miles; width, ½ miles; greatest depth, 28 feet.
Shores, high and gravelly; no marsh.
Bottom, generally hard.
No inlet or outlet.
Dates of examination, July 12, 13 and 14.
Weather, clear.
Temperature—surface, 80°; bottom, 71°.
Water, clear.
Fish taken, bullheads, bluegills, perch, rock bass, large-mouth bass, dogfish, sunfish and small-mouth bass.
Each variety taken showed good growth and were very plentiful.
Not recommended for planting as native fish are very plentiful here.

Scott Lake, Waterford Township:
Length, ½ mile; width, ¼ mile; greatest depth, 35 feet.
Shores, high, sandy and gravelly.
Bottom, generally hard.
No inlet or outlet.
Dates of examination, July 13 and 14.
Weather, clear.
Temperature—surface, 77°; bottom 59°.
Water, clear.
Fish taken, perch, sunfish, bluegills, rock bass and large-mouth bass. The fish showed good growth and well fed.
Not recommended for future planting.

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Mace Day Lake, Waterford Township:
Length, 1½ miles; width, ½ mile; greatest depth 115 feet.
Shores, north and south marshy; rushes extending into lake; east and west high bluffs.
Bottom, generally hard.
Inlet, none; outlet, a tributary of the Huron river.
Dates of examination, July 14 and 15.
Temperature—surface, 81°; bottom, 42°.
Water, clear.
Fish taken, herring, bluegills, perch, rock bass, sunfish and gar pike. The fish showed good growth and were well fed. Owing to a great amount of spearing fish are scarce.
Would recommend black bass, lake trout and wall-eyed pike for future planting.

Loon Lake, Waterford Township:
Length, 1 mile; width, ½ mile; greatest depth, 65 feet.
Shores, on the south and west marshy, on the northeast hard, on the northwest marshy; mostly high ground except on the east and west.
Inlet and outlet, Clinton river.
Date of examination, July 15.
Water, clear.
Temperature—surface, 84°; bottom, 52°.
This is practically a mill-pond. It has been raised about six feet, and is connected with Silver lake by an artificial canal. No nets were set. They catch grasspike, perch, bluegills, large-mouth bass, sunfish, bullheads and rock bass.
Not recommended for future planting.

Silver Lake, Waterford and Pontiac Townships:
Length, ¾ mile; width, ½ mile; greatest depth, 70 feet.
Shores, generally sandy; timbered on the south and a small portion of the north.
Bottom, sand and marl.
Inlet, none; outlet, an artificial opening into Loon lake.
Dates of examination, July 15 and 16.
Temperature—surface, 80°; bottom, 42°.
Water, clear.
Fish taken, herring, bluegills, sunfish, perch and black bass.
The fish showed good growth.
Not recommended for future planting.

Cedar Island Lake, Whitelake Township:
Length, 1 mile; width, ¾ mile; greatest depth, 70 feet.
Shores, marshy; entirely surrounded by tamarack swamps.
Bottom, marl.
Inlet and outlet, Huron river.
Date of examination, July 16.
Water, clear.
Temperature—surface, 87°; bottom, 38°.
This lake has good water, but it is entirely surrounded by tamarack swamps, and is not accessible from any road without crossing private fields. It is said to contain all the different varieties of native fish.
Not recommended for future planting.

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Long Lake, Whitelake Township:
Length, ¾ mile; width, ⅛ mile; greatest depth 40 feet.
Shores, marshy; surrounded by tamarack swamp.
Bottom, mud.
Inlet and outlet, Huron river.
Date of examination, July 16.
Weather, clear.
Temperature—surface, 80°; bottom, 49°.
Water, clear.
No nets were set in this lake. It is said to contain large and small-mouth bass, grass pike, bluegills and sunfish. Not recommended for future planting.

Oxbow Lake, Whitelake Township:
Length, 1¼ miles; width, ¾ mile.
Shores, high bluffs on the west, north and east; south, low and marshy.
Bottom, mud.
Inlet and outlet, Huron river.
Date of examination, July 16.
Weather, clear.
Temperature—surface, 76°; bottom, 43°.
Water, clear.
No nets were set. This lake contains billfish, grass pike, eels and bass. Not recommended for future planting.

Three Mile Lake, Waterford and Pontiac Townships:
Length, 2½ miles; width, 1 mile; greatest depth, 90 feet.
Shores, high, except on the southeast at its outlet.
Bottom, hard, stony and gravelly.
Inlet, a spring brook; outlet, one, through Schoolhouse, Joe Smith, and Upper Three Mile lakes into Clinton river.
Dates of examination, July 18 and 19.
Weather, clear.
Temperature—surface, 78°; bottom, 44°.
Water, clear.
Fish taken, black bass, herring, perch, large-mouth bass, bullheads, rock bass, gar pike, sunfish, and pickerel.
The fish taken were hard and in good condition.
Recommend wall-eyed pike, lake trout and eels for future planting.

Vorhees Lake, Orion Township:
Length, 1 mile; width, ½ mile; greatest depth, 70 feet.
Shores, high bluffs on north and south; low on east and west; rushes extend into the water from every side.
Bottom, hard.
Inlet, a small stream from Lake Sixteen; outlet, Clinton river.
Dates of examination, July 19 and 20.
Weather, clear.
Temperature—surface, 71°; bottom, 49°.
Water, clear.
Fish taken, rock bass, bluegills, black bass, bullheads, gar pike and perch.
Fish are very plentiful and show large growth. Black bass appear to be plentiful.
Recommend wall-eyed pike and eels for future planting.

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Orion Lake, Orion Township:
Length, 2 miles; width, 1½ miles; greatest depth, 75 feet.
Shores, bold and timbered except on the east and south.
Bottom, generally hard.
Inlet, a stream connecting a chain of lakes, called Paint creek.
Outlet, Paint creek.
Dates of examination, July 21, 22 and 23.
Weather, clear.
Temperature—surface, 77°; bottom, 46°.
Water, dark.
Fish taken, bluegills, rock bass and bullheads.
The fish were of small growth. Food is scarce in the lake.
Recommend black bass and eels for future planting.

Long Lake, Orion Township;
Length, 1 mile; width, ½ mile; greatest depth, 54 feet.
Shores, rocky; high banks except on the north, which is a tamarack swamp. Rushes extend into the lake from every shore.
Bottom, marl.
Inlet, none; outlet, a tributary of Stony creek.
Dates of examination, July 22, 23 and 24.
Weather, clear.
Temperature—surface, 75°; bottom, 46°.
Fish taken, rock bass, bluegills and bullheads.
The fish all show small growth and are scarce in the lake.
Recommend black bass and eels for future planting.

Stony Lake, Oxford Township:
Length, ¾ mile: width, ½ mile; greatest depth, 65 feet.
Shores, bold and rocky, except on the west where it is marshy.
Bottom, hard.
No inlet or outlet.
Dates of examination, July 24 and 25.
Weather, clear.
Temperature—surface, 75°; bottom, 46°.
Water, clear.
Fish taken, perch and shiners. The fish were very large and well fed.
Recommend black bass, eels and wall-eyed pike for future planting.

Deer Lake, Independence Township:
Length, 1½ miles; width, ½ mile; greatest depth, 60.
Shores, bold on the north and south; east and west low, gravel and sandy.
Bottom, hard clay and sand.
Inlet, one; an outlet of a chain of small lakes from the west. No name.
Outlet, a tributary of Clinton river.
Dates of examination, July 26 and 27.
Weather, clear.
Temperature—Surface, 75°; bottom, 45°.
Fish taken, herring, sunfish, rock bass, gar pike and bullheads.
The fish were hard and well fed and show good growth.
Would not recommend for planting unless protected from spearing.

Long Lake, Rose Township:
Length, 1½ miles; width, ½ mile; greatest depth, 20 feet.

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Shores, high land on the east and west; low on the north and south.
Bottom, soft and covered with sediment.
No inlet or outlet.
Dates of examination, July 27, 28 and 29.
Temperature—surface, 78°; bottom, 70°.
Water, dark.
Fish taken, large-mouth bass, grass pike, bullheads, bluegills and sunfish. The bass and sunfish show large growth; the bluegills and bullheads small. Recommend eels for future planting.

Fish Lake, Rose Township:
Length, one mile; width, ½ mile; greatest depth, 17 feet.
Shores, hard sand and gravel; banks high on west, north and south; wooded on north and south.
Bottom, soft and covered with weeds.
No inlet or outlet.
Date of examination, July 30.
Temperature—surface, 77°; bottom, 69°.
This lake is said to contain bluegills, perch and large-mouth bass. Recommend eels for future planting.

Oakland and Livingston Counties.

Dunham Lake, Highland and Hartland Townships:
Length, 1 mile; width, ½ mile; greatest depth, 110 feet.
Shores, high and timbered; rocky in places.
Bottom, clay.
Inlet none; outlet, a tributary of Cornell creek. It has been stocked with brook trout.
Dates of examination, July 28, 29 and 30.
Weather, clear.
Temperature—surface, 77°; bottom, 42°.
Water, clear.
Fish taken, herring, bluegills, bullheads, suckers and perch. The fish taken were very fat but small.
Recommend wall-eyed pike, lake trout and black bass for future planting.

Washtenaw County.

Josslyn Lake, Lyndon Township:
Length, ¾ mile; width, ½ mile; greatest depth, 25 feet.
Shores, sandy, low banks.
Bottom, soft and covered with weeds.
Inlet and outlet a tributary of Huron river.
Date of examination, August 18.
Temperature—surface, 78°; bottom, 60°.
This lake is said to contain large-mouth bass, grass pike, sunfish, perch, bullheads and bluegills.
Recommend eels and carp for future planting.

Bruen Lake, Lyndon Township:
Length, ¼ mile; width, ¼ mile; greatest depth, 15 feet.
Shores, low and swampy on every side.

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Bottom, soft.
Inlet and outlet a tributary of the Huron river.
Date of examination, August 18.
There is very little water left in this lake. There are no fish but bullheads, bluegills and perch.
Not recommended for future planting.

South Lake, Lyndon Township:
Length, ¾ mile; width, ½ mile; greatest depth, 20 feet.
Shores, marshy; high banks on the north, west and south.
Bottom, soft.
Inlet and outlet, a tributary of Huron river.
Date of examination, August 18.
Weather, rainy.
Temperature—surface, 78°; bottom, 60°.
This lake is full of rushes. There are only a few rods in the center of clear water. No fish were taken, and no recommendation made as to future planting.

North Lake, Dexter Township:
Length, 1½ mile; width, ¾ mile; greatest depth, 55 feet.
Shores, sand and gravel.
Bottom, hard.
Inlet, none; outlet, a tributary of Huron river.
Dates of examination, August 16, 17, 18, 19, 20, 21 and 22.
Weather, clear.
Temperature—surface, 74°; bottom, 61°.
Water, clear.
Fish taken, speckled bass, bullheads, bluegills and gar pike. The fish were large and in good condition. Recommend wall-eyed pike and eels for future planting.

Cavenaugh Lake, Sylvan Township:
Length, 1 mile; width, ½ mile; greatest depth, 25 feet.
Shores, high, sand, gravel and clay; wooded on southeast and north.
Bottom, hard, clay and gravel; rocky in spots, with boiling springs.
Inlet, none except springs; outlet, none.
Dates of examination, June 18, 19 and 20.
Weather, clear on the 18th and 19th, rainy on the 20th.
Temperature—surface, 74°; bottom, 60°.
Water, clear.
Fish taken, black bass, large-mouth bass, rock bass, strawberry bass, sunfish, perch and bluegills. The fish were in good condition, hard and showed large growth.
Would recommend black bass and eels for future planting.

The foregoing report embraces a relation of the operations of this board, covering a period of two years, and shows the effort of the commission to intelligently maintain the success heretofore realized in the work and to increase its efficiency in the future.

The data contained in this report justifies the conclusion that our work has been successful. Our inland streams have long since put at rest the question whether artificial propagation is a success. They attest in the

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most undeniable manner that where conditions are favorable the ingenuity of man can cause waters to swarm with fish, which nature herself never originally stocked.

The evidence obtained from the reports of fishermen which have been returned to this office, from time to time, shows conclusively that in many localities the catch of whitefish has increased and that artificial propagation has been felt in these waters. Our great lakes, which comprise the largest bodies of fresh water on the globe, are so vast in extent, the waste in fishing was so long continued before artificial means came to the aid of nature and her methods, the contrivances for the capture of fish have been so multiplied and improved that the road to pronounced success has been long and the obstacles have been great. The gradual development of hatcheries, furnishing adequate facilities to produce large quantities of fry, has been a matter of such gradual and progressive growth, that it has only been within the past five or six years that they have furnished anything like a sufficient amount of fry wherewith we might hope to obtain substantial results. Yet the success in this direction has been fully demonstrated from many sources. In conclusion it may be said that our past experience has fully justified our hopes, and the future is full of promise.

All of which is respectfully submitted,

HERSCHEL WHITAKER.
J. C. PARKER.
HOYT POST.
Commissioners.

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APPENDIX.

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APPENDIX.

THE DEVELOPMENT OF THE WALL-EYED PIKE,

Stizostedion vitreum, Raf.

A POPULAR INTRODUCTION TO THE DEVELOPMENT OF BONY FISHES,

BY JACOB REIGHARD,

ASSISTANT PROFESSOR OF ZOÖLOGY IN THE UNIVERSITY OF MICHIGAN.

INTRODUCTION.

A.—*Aims and Methods.*

The following account has been made as simple and as free from technicalities as the subject seems to admit. The development of the wall-eyed pike has never before been studied, so that all the facts with regard to it that are here presented, are now printed for the first time. But many other bony fishes have been studied and in its main features development is the same in them all. It is these main features of development that are here presented and no attempt is made to discuss or to settle those points upon which original workers are still in controversy. Indeed matters of controversy are, to a large extent, excluded from the plan of the paper and only those points are presented that are agreed upon by the best modern investigators. Authorities on the subject are not cited in the text, as it is believed that an exposition of the results and opinions of various writers would only lead to the confusion of the reader. There is appended a short list of those recent writings on the subjects that are most important, and of those that are likely to be accessible to the reader. Most of the literature is in the French and German languages and in inaccessible scientific periodicals.

The drawings, most of which have been made from the living specimen,

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are all new. They have been made by the aid of the camera lucida, so that their essential accuracy is thereby assured. The scale upon which each drawing is made is indicated in the plates and these scales may be used in measuring any part of the drawing. Thus, below Fig. 1, Pl. I., is a line marked 1 mm. It has the length that a line 1 millimeter or 1-25 of an inch appears to have when magnified as many times as the eggs are magnified in the drawing. To measure any part of this drawing, it is only necessary to use this line as a rule, the value of which is 1-25 of an inch.

It is hoped that the account may be of interest to all who have to do with fish or with fishing. It may also be used by teachers as a means of furnishing their pupils with an introduction to the study of the development of animals, a study which lies at the foundation of all work on anatomy and physiology. These eggs are better adapted to be studied under the microscope as living objects, than the eggs of any of the other fresh water fishes that are handled for commercial purposes. This is on account of their relatively small size and great transparency.

They may be obtained, free of charge, about the middle of April, from the State Fish Hatchery No. 254 Joseph Campau Ave., Detroit, Michigan and will usually be received before the egg has reached the condition shown in Fig. 26 and therefore before the embryo has been formed. They may be kept until after the fish has hatched, if they are provided with running water.

For this purpose the following device will be found of service. Obtain a glass vessel of the form shown in Fig. 32, Pl. IV. Have the tinner make for this a collar of wire gauze an inch and a half wide (gz. col.). The gauze should be fine enough to prevent the passage of the eggs through its meshes, about twenty wires to the inch. The collar should be of a size to fit snugly outside the mouth of the vessel. Inside the collar is soldered a cross-shaped piece of tin (cr.), with the ends of the cross half an inch from one edge of the collar and one inch from the other edge. In the center of the cross should be a hole one half inch in diameter. A cone of sheet lead (ld. cn.) which, as compared to the glass, has about the size that is shown in the figure, has three bits of wire (wr.) soldered to the broad end so as to project about one sixteenth of an inch beyond its edge. When the cone is inserted in the glass, the wires keep its edge from touching the glass and there is left a narrow space all about between the large end of the cone and the glass. To the small end of the cone should be soldered a piece of one quarter inch lead pipe (ld. p.) long enough to project above the glass. This is attached by a piece of rubber pipe (rbr. p.) to the water supply and, the water, passing down the pipe, passes up between the cone and the glass, in the direction shown by the arrows, and overflows through the wire gauze at the top. The eggs are kept continually in motion by the current of water. The glass should not be more than three-fourths full of eggs, and the water should be allowed to run only fast enough to keep the eggs in motion, but not so fast as to carry them up against the wire gauze. Dead eggs become white and rise to the top and should be picked out. The glass should, of course, be put in such a place that the overflow water is carried away.

Eggs may be taken from the apparatus as required and studied under the microscope while still alive. In the early stages it is enough to place them on a glass slide in water and cover with a cover slip that is supported on wax feet. The wax feet hold up the cover and prevent crushing of the egg. The entire space between the cover and slide should be kept filled

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with water. In later stages it is necessary to obtain side views of the egg. The contrivance shown in Pl. IV, Fig. 33, will be found well suited to this purpose. A glass tube (gls. tb.), having a calibre a little greater than the diameter of the egg, is heated and slightly drawn out at one end so as to narrow it. The egg may be placed in the tube by using a medicine dropper with which to handle it. It should be seen that there is water both above and below the egg, and that the egg is not in contact with an air bubble. The smaller end of the tube is then closed by a bit of beeswax and the tube is placed on a glass slide (slp^2.), at the ends of which are laid two slips of cork (crk.), whose thickness is a trifle less than the diameter of the tube. A second glass slide (slp^1.) is then laid on the first, but separated from it by the corks and tube. A rubber band (rbr.) passed over the end of the two slides holds them together. Water is now allowed to run between the glass slides along both sides of the glass tube. If it drain off more should be added. It will be found that the tube may be turned readily on its axis, so that the egg may be seen from any side and with the microscope tube either vertical or horizontal.

Should the egg membranes become opaque from the adhering to them of particles suspended in the water, they may be cleaned by placing the eggs in a shallow dish of water and stirring them vigorously with a soft feather.

In the later stages it is desirable to remove the embryo from the egg membranes. It is difficult to do this without breaking the yolk, but it may, with care, be accomplished in the following manner. Seize the egg between the jaws of a pair of forceps and hold it, pressing gently until some of the water has been forced out of the space between the membranes and the egg. This causes the membranes to wrinkle; then, while looking at the egg with a magnifying glass (a jewelers glass held in the eye is excellent), seize one of the wrinkles with a pair of fine forceps and cut it off with a pair of fine scissors (surgeons' eye scissors). Through the opening thus made, the embryo may be pressed out by following it up with needles. If the opening is not large enough, it may be made so by a second cut. The embryos thus extracted are to be examined as the entire egg. All this should be done while the egg is under water.

The following methods will be found well adapted to the preservation of the egg up to stage E. and even a few days later. Place the living eggs in Perenyi's fluid which is made according to the following formula:

Chromic acid 10%	4 parts.
Nitric acid ½%	3 parts.
Alcohol 90%	3 parts.

After remaining two hours in this fluid the eggs should be transferred to 70% alcohol and left one hour; the 70% alcohol should then be changed and after twenty-four hours the egg should be transferred to 90% alcohol, in which they may be kept indefinitely.

By tearing away the membranes with needles many things may be seen, without further treatment, on eggs thus preserved. Much more is, however, to be made out by staining the eggs and cutting them into thin sections. To do this requires a special knowledge of the methods used in the study of embryology and special apparatus for the purpose. The account has therefore been made to refer, as far as possible, to the living egg. Sections have been made use of only when this was essential to an understanding of fundamental processes.

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After a stage a little later than E. is reached the use of Perenyi's fluid causes distortions of the embryo through the contraction which it causes in the muscular system. It is best then to remove the embryos from the egg shell and to kill them in a cold saturated solution of corrosive sublimate in water. After half an hour in this, they should be transferred to pure water, which should be several times changed in the course of two hours, the embryo should then be placed in 50% alcohol for one hour; in 70% alcohol two to twelve hours, and finally preserved in 96% alcohol.

The Cell Structure of Animals.

In order to understand fully the development of any animal it is necessary, first, to acquire some knowledge of the structure of animals and particularly of the animal under discussion.

It was the intention of the writer to have prepared a short account of the gross anatomy of the wall-eyed pike and to have illustrated it by drawings, in such a way that it might serve as an introduction to the study of the development of this fish. But unfortunately the time necessary for the preparation of such an account could not be afforded and it is therefore assumed for the reader that he has an elementary knowledge of how a fish or some other back-boned animal is constructed.

In its minute structure the fish, like every other animal, may be compared to a building. If we tear to pieces a building, we soon come to the individual stones or bricks or boards of which the building is made up. If we break to pieces these stones or bricks or boards, we destroy the units of which the building is composed, and we cannot again construct the building from the pieces. So too, if we take any part of the body of a fish and, putting it under the microscope, tear it into pieces with fine needles, we shall soon have separated it into certain parts which, like the bricks in a building, are the units or elements of which the fish is composed. If we tear to pieces these elements of structure we cannot conceive of their being again put together so as to make a fish, any more than we can think of a pile of broken bricks being put together to make a building.

These elements or units of which the fish is thus built up are so small that they are only to be seen by the use of the microscope; *they are called cells.* Each cell is made of a substance called *protoplasm*, a semi-fluid material looking not unlike the white of egg, though it is by no means identical with the white of egg. The minute mass of protoplasm which makes up each cell is usually enclosed in a firm covering which surrounds it like a bag. This outer covering is known as the cell wall and serves to protect the cell and to give to it firmness and its special form. In the center of the cell the protoplasm is more dense than on the surface and, if the cell be stained or dyed by using some such coloring substance as a solution of carmine or logwood, it is found that this central portion of the cell becomes more deeply colored than the other parts. In looking at a cell that has been thus stained the central part is by far the most conspicuous part of it. This central, easily-staining part of the cell is called the nucleus. In Figure 21, Plate III is shown a thin section through a fish egg at a very early stage and in this the cells may be seen. On the right of the figure the parts of a cell have been indicated by explanatory letters and the same parts may be recognized in the adjacent cells. The same parts are shown in the diagram, Figure 13, B.

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We are to think of the fish as made up of cells, as the building is made up of bricks, only that each cell is very small and much more complex than a brick, being made up usually of the three parts, cell protoplasm, cell wall and nucleus. These cells are fitted together to make the fish much as the bricks are fitted together to make the building. Yet there is this important difference between the two. The bricks are made up of non-living material and require to be put together, while the cells are made of living protoplasm and fit themselves together and adapt themselves to the particular work that is required of them in the body of the fish. Just as the wood that is to be used in making a building is sawn into shingles, laths, siding and flooring, according to the part of the building that is to be made of it and the work that it must do there, so the cells are of different forms and of different sizes, according to the part of the fish that is to be made from them, and according to the work that they must do. Thus certain of the cells on the surface are flat and joined together by their edges, and are horny and hard. These cells form a protective covering for the surface of the animal and are known as epidermal cells. Other cells have long branching processes, like roots running out from them, and the spaces between these processes and between the cells are filled with hard lime-salts so as to form a very firm mass in which the cells lie embedded like the plums in a pudding. Such a mass is a bone and the cells are bone cells. Other cells are spindle shaped or cylindrical and very long and are able to shorten themselves, as a piece of stretched india rubber does when it is let go. These are known as muscle cells and by shortening and lengthening they cause the movements of the animal. Taken together they form the muscular system of the fish. Other cells, composing the central nervous system, are connected by means of long, slender processes known as nerve fibres, either to the surface of the animal's body, or to some of its muscles, or to one of its special sense organs, as eye or ear. If anything irritates the surface, an impulse is sent along one of these nerve fibres to the cells with which the fibre is connected; from this cell, or some other, a second impulse is sent to a muscle; the muscle contracts and moves the fish away from the irritation. This whole system of nerve cells and nerve fibres makes up the nervous system of the animal. And so there are other sorts of cells making up other systems, as the digestive system, the excretory system and the reproductive system.

How does a young fish begin? We shall be helped in answering this question if we turn again to our simile of the building. We may imagine a single brick to be able to detach itself from the rest of the building and to be able to grow. When such a detached brick has grown to twice its original size, suppose it to divide into two bricks, and let each of these again grow and divide until there is a large number of bricks, all formed from the single original brick. We may suppose, further, that as the bricks increase in number, they adapt themselves to special purposes. Some may be thought to form mortar about themselves and, by arranging themselves, to give rise to the walls of the building. Others may be thought of as flattening themselves out to form tiles for the roof and floors. And so it is possible to think of an entire building as originating by the continued division of a single brick, together with the adaptation to special purposes of the products of this division.

However fanciful this picture may appear to be when applied to a building, it is, nevertheless, when applied to a fish, literally true. The fish

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begins as a single cell; by the division of this cell there is formed a multitude of cells, each of which adapts itself to the special work that it has to do, and becomes muscle cell, nerve cell, or bone cell, as may be required. This single cell is known as the *fertilized ovum.*

We have imagined the brick in the illustration to be derived from a single building. The fertilized ovum is not, however, derived from a singe fish, but is formed by the union of two cells, derived from two distinct fish. One of these cells is known as the ovum and is derived from a female fish, while the other is known as the spermatozoön and is derived from the male fish. It is as if the brick, by the division of which we have imagined a building to be formed, were itself to be first formed by the union of two bricks, derived from two distinct buildings.

PART I.

The Ovum and Spermatozoön, and their History until Segmentation Begins.

The ova of animals are to be considered as single cells. They are cells which have not become adapted to any special use, but have been set aside, to be used at the proper time in the production of new animals. The organs in which the eggs or ova are produced are known as ovaries. By opening a female fish they may be seen in the breeding season, completely filling the body cavity and causing the body to bulge at the sides and below. In the ovaries are to be found eggs of different sizes. The largest are those that are to be laid during the season. The smaller eggs will grow and be laid during the next season, and the smallest, which can not be seen with the naked eye, will grow and be laid at some still more remote season. All these ova of different sizes, with the tissue that holds them together and the blood vessels that run to them, make up the ovary. There are two ovaries in each fish.

The eggs are laid in April. There are no observations on this subject and there is no record known to the writer, of the eggs having been found in the water. In the spring the fish travel from the Great Lakes up the rivers, so that the eggs are doubtless laid some distance from the lakes. They sink to the bottom when placed in water, and when first laid, are very adhesive, so that they are probably to be found attached to water plants or other submerged objects at the bottoms of the rivers. The employés of the State Board of Fish Commissioners obtain the eggs by stripping the fish, that is by pressing them out as the fish, still alive, are taken from the nets by the fishermen. The eggs pass out of the fish along with a considerable quantity of a slightly yellow, watery fluid.

Although the egg is a single cell of enormous size, it is at first difficult to recognize it as such. Under the microscope the eggs appear irregularly polyhedral, (Pl. I, Fig. 1). They would be spherical were it not that they are so closely packed together that they are distorted by the pressure. They are soft to the touch like so many little balls of putty and each is about one-twentieth of an inch in diameter.

The most conspicuous part of the egg, as one looks down on it, is a spherical body at or near its center (Pl. I, Fig. 1, o. d.). This sphere, which has a diameter more than a third that of the egg itself, is an oil-drop. It looks very bright at its center and very dark at its borders. That it is an oil-drop may be shown either by treating it with ether, which disolves it, or by treating it with

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osmic acid, which turns it black. The oil-drop is enclosed by a second, larger, spherical body (Fig. 1, yk.) which is perfectly transparent and also appears dark bordered. This second sphere is the yolk of the egg. The oil-drop does not lie in the exact center of the yolk, but near the surface; and, since the oil-drop is lighter than the yolk, it always comes uppermost when the egg is in the water. If one looks down on the egg from above the oil-drop appears to be in the center of the yolk (Fig. 1); but if one turns the microscope so as to look through the tube while horizontal, and so sees the egg from the side (Fig. 2), the oil-drop is seen to be at the surface of the yolk and always uppermost. In this view it is also evident that the oil-drop causes a projection on the surface of the yolk, so that the yolk is not spherical but has the form of a bird's egg with nearly equal axes.

Surrounding the yolk so as to enclose it as in a sac, is a layer of protoplasm. This layer is extremely thin over most of the yolk, so thin that it is not readily seen in the living egg and has not been represented in Fig. 1. Over about one-third of the surface of the yolk this layer of protoplasm is much thicker and the thicker portion is fitted like a cap against the surface of the yolk. This is seen in Fig. 2, g. d. and also in Figs. 1, 1[a] and 3 g. d. In Fig. 2, which represents a side view of a somewhat older egg, it is seen that one edge of this cap touches the oil-globule.

The cap of protoplasm is known as the germinal disc. The edge of the germinal disc that touches the oil drop will be called the posterior edge, since it is here that the tail of the embryo usually appears in later stages. The edge opposite the posterior will be called the anterior edge, since here the head of the embryo usually appears. The germinal disc contains the nucleus of the egg, but owing to the thickness and consequent capacity of the disc, the nucleus can not be seen in the living egg and it has not been demonstrated in sections of preserved eggs of the wall-eyed pike.

Finally, surrounding and enclosing all the parts of the egg previously mentioned, are the egg membranes. These are represented by a colorless band outside the yolk (Fig. 1, z. r.), and by the space included between the two parallel lines which are somewhat further from the yolk in the other figures (Fig. 2 and Fig. 3, z. r.). Before describing the egg membranes, it is well to notice that at first they lie close against the protoplasmic investment of the yolk, but that, as the egg lies in the water, the membranes become gradually raised up from the protoplasmic investment by the formation of a space between them and it. This space grows larger until at the end of two hours, it has grown so large that the diameter of the egg has increased from one-twentieth to one-thirteenth of an inch. The water in the sub-zonal space contains substances in solution, since it becomes cloudy when the egg is placed in certain preserving fluids such as Perenyi's fluid.

By this accumulation of fluid between the egg and its membranes, the membranes become tightly stretched, so that not only has the egg increased in size, but it has become firmer to the touch, feeling like a shot under the finger. The accumulation of water also causes the membranes to become thinner, as may be seen from a comparison of Figs. 1 and 3, these two figures having been drawn to the same scale. The water in the sub-zonal space forms a cushion between the egg and the membranes above the egg, and serves to protect the egg from mechanical injuries.

If the egg membranes be examined with care under a high power, it may

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be seen that there are two of them, but so close together that they behave as a single membrane. The inner one, next the yolk, is four or five times as thick as the outer one and measures about one nine-hundredth of an inch. It is pierced by numerous very fine canals which run through it perpendicularly from its outer to its inner surface. These canals are so numerous that when one looks down on the surface of the shell it appears marked by closely-set fine dots which are the ends of the canals. Each dot looks as if it had been made by pricking the shell with the point of a fine needle (Fig. 4, b.). If one examines the shell in some place where it has been folded or wrinkled in handling, one may succeed in getting an edgewise view of a small part of it. In such a view the canals are seen from the side instead of from the end, and appear as fine lines or bands apparently parallel to one another and running from one surface of this layer to the other (Fig, 4 a, Fig. 5 z. r.). These fine canals through the inner egg membrane are to be seen in the eggs of many animals, and, when examined in an egg that is so small that the whole of it may be seen under the microscope at one time, the canals appear to radiate from the egg like the spokes of a wheel from the hub. For this reason the membrane which contains them has been named the zona radiata, or simply the zona. The fluid-filled space beneath the zona is known as the sub-zonal space.

Outside the zona radiata is the second membrane. It has about one-fourth or one-fifth the thickness of the zona, being therefore about one-three-thousandth of an inch thick (Fig. 4 a, em., Fig. 5, ew). It will be called simply the external egg membrane. This membrane, as seen from the surface, appears wrinkled; as seen on the edge it appears to be made up of numerous thin layers, one over another, like successive layers of paper on a wall. In some places the outer membrane may be seen torn away from the inner one.

The extreme adhesiveness of the egg is undoubtedly due to this outer membrane. The freshly laid eggs adhere to almost any object so firmly that it is difficult or impossible to remove them without injuring them. That the adhesiveness does not reside in the fluid which bathes the eggs when they are laid is sufficiently shown by the fact that the eggs continue to be adhesive after this fluid has been removed by washing. It is further shown by the fact that it is impossible to stick together with this fluid bits of glass or other material, although the eggs adhere very firmly to glass.

If one places a freshly laid egg in water on a glass slide, it at once adheres firmly to the glass. If the egg be then left in the water until the sub-zonal space is partly filled, the egg membranes will have become raised up from the protoplasmic investment of the yolk, while at the same time, their relation to the yolk investment will be the same that it was before the filling of the sub-zonal space. That part of the membranes that covered the germinal disc before the filling of the space, will lie opposite the disc after the filling of the space. But if the sub-zonal space be allowed to fill and the egg be then handled in order to place it on the slide, it will usually be found that the egg has rolled or turned about in the egg membranes, so that the part of the membrane that covered the germinal disc before the filling of the sub-zonal space may be at the opposite pole of the egg after the filling. If now one places a freshly laid egg on the slide and without afterward disturbing it, allows the sub-zonal space to become partly filled and if one then examines with a high power that part of the mem-

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brane that lies opposite the germinal disc, one may, with care, find a funnel shaped passage leading through the egg membranes. It is known as the microplye and it lies, usually, opposite the germinal disc with the broad open end of the funnel directed outward and the smaller end of the funnel directed toward the germinal disc (Figs. 7–8 mi.) In its smallest part this passageway is extremely minute but it is not by any means so small as the canals in the zona radiata. It measures in its smallest part about one eighteen-thousandth of an inch or many times as much as the canals in the zona radiata. It is, morever, a passageway that leads entirely through both the zona radiata and the external egg membrane. Any sufficiently small object might thus pass through the microplye from the external water to the fluid in the sub-zonal space. If an object should thus pass through before the sub-zonal space had been formed, it would come at once into contact with the germinal disc. On the other hand objects attempting to pass into the sub-zonal space through the canals in the zona radiata would be stopped by the external egg membrane. The micropyle therefore affords the only natural passageway by which a solid body may get access to the sub-zonal space. Liquids, such as water, pass readily through the membranes, apparently at any point.

To sum up, the egg consists of the following parts:

1. The two egg membranes, the external egg membrane and the zona radiata, the micropyle being the only opening through both.

2. Within the egg membranes and separated from them by the sub-zonal space are the remaining parts of the ovum or egg. These are:

A. An external layer of protoplasm forming a spherical sac. This layer of protoplasm is thickened in one place to form the germinal disc which containes the nucleus of the egg.

B. Within the sac formed by the protoplasmic portion of the egg and completely filling it is the yolk of the egg. The yolk is spherical, except where it is caused to protrude on one side by the presence of the oil-drop.

C. The oil-drop is spherical and imbedded in the yolk near its surface. It always comes uppermost when the egg is turned and so causes the germinal disc to lie always on one side of the egg (Fig. 3.).

The egg has been spoken of as a single cell, which may be compared to any other cell in the body of the fish. Yet it is a cell that has so many peculiarities that its cell nature is not at first apparent. By referring to the diagram of a typical cell (Plate III, Fig. 13 B) it will be seen that it consists of the parts already given, an external cell wall and inside this a mass of protoplasm containing near its center the nucleus. In the egg of the wall-eyed pike the egg membranes correspond probably to the cell wall of the ordinary cell and these membranes are separated from the cell or egg within by the fluid-filled sub-zonal space which serves to protect the parts within. The egg differs from the ordinary cell in being many thousand times larger. An ordinary cell in the body of an animal gets its nourishment from the food which the animal eats, the nourishment being carried to the cell in the blood of the animal. The food is supplied to the cell continously, so that it is not necessary that the cell should store up within itself food for use in case its regular supply fails it. Such cells consequently remain so small that they are quite invisible to the naked eye. But the egg cell is differently situated. When it has been fully formed it passes out of the body of the fish and is completely cut off from the supply of food which the other cells find in the blood of the fish. While thus cut off from all food supply the the egg-cell has

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thrown upon it the work of producing a young fish, and must not only produce the fish but must provide it with food until it is sufficiently well developed to feed for itself.

The egg must therefore have stored up in it, when it leaves the body of the fish, food material enough for the purposes mentioned. The yolk of the egg and its contained oil globule are this food material. When the egg is first formed in the ovary it resembles any other cell of the body, but as it grows older, more and more food-yolk is accumulated in it, until finally, just before it is laid, it becomes greatly distended by food material. The eggs that are to be laid the following year have less food material; those that are to be laid two years hence have still less, and so on back to those that are still entirely without it. This food material is accumulated at the center of the egg-cell (Pl. III Fig. 13 A.) and the protoplasm of the egg-cell is pushed out by it to the surface of the egg, so that it forms a layer covering the yolk. The nucleus also is crowded to the surface but it draws to itself the larger part of the protoplasm (Fig. 13 A. g d.) and so forms the thickening already known as the germinal disc. From this germinal disc with its contained nucleus the fish is developed. The yolk and oil drop are used as food for it; the egg membranes serve to protect it.

THE SPERMATOZOÖN.

The egg alone can never grow into a fish. Eggs that are taken from the female and allowed to remain in the water without further treatment, undergo no developmental change and finally decay. The egg, the product of the female fish, must first fuse with the spermatozoön, the product of the male fish. The spermatozoa are produced in those organs of the male that are known as the testes. They are large milk-white bodies, occupying the same position in the male that the ovaries occupy in the female. In the breeding season there is produced in the testes a milk-white fluid as thick as cream. It is called the milt. If the male fish are taken at the right time, the milt may be stripped from them in the same way that the ova are stripped from the female. The milt mixes readily with water.

If one places on a glass slip a little milt well diluted with water and, after covering it, examines it with a power of at least five hundred diameters, one may see the individual spermatozoa in the milt. Each spermatozoön, like each ovum, is a single cell, equivalent to any other cell in the body of the fish. Each is extremely minute. To those who are unaccustomed to the use of the microscope, measurements do not convey a very precise notion of the size of very small objects, so that one may perhaps best realize the dimensions of these spermatozoa by a comparison. Some spermatozoa of the wall-eyed pike are represented in Plate 1, Fig. 10, and are there shown magnified six hundred and fifty times. If one were to magnify one of the eggs as much as this, it would appear a trifle more than four feet in diameter. If one then imagines a globe, four feet in diameter, placed beside the drawing of spermatozoa shown in Fig. 10, one has a conception of the relative size of ovum and spermatozoön. Each spermatozoön is shaped like a tad-pole. It has a bean shaped head which is about twice as long as broad and is a little more pointed at one end than at the other. Attached to the more pointed end is a slender tail which is about eight times as long as the head. By the use of this tail the spermatozoön drives itself through the water much as a tad-pole does. It is difficult to rid ones self of the notion that

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these are animals, and indeed the name spermatozoön means sperm animal. Each spermatozoön is nevertheless a single cell. The head is the nucleus of the cell and is the part of most importance, while there is only enough cell protoplasm left in connection with this nucleus to serve for moving it through the water. In order to serve well as an organ of locomotion this protoplasm is gathered into the form of a vibratile tail.

Why is there this great difference in size between the ovum and the spermatozoön, the ovum having a bulk more than 3,000 million times that of the spermatazoön; the ovum the largest, the spermatozoön the smallest cell in the body of the fish? The reason for the great size of the ovum has been already alluded to. It must be large enough to accommodate food material for the nourishment of the young fish. Since it is thus rendered too unwieldy to move through the water, it is the spermatozoön that has taken on itself the work of moving to the ovum. For this reason it is small. It is the opinion of most morphologists that the only part of the spermatozoön or sperm-cell that is necessary to the development of the ovum is the head or nucleus. In the head of the spermatozoön the substance of the nucleus is condensed into the smallest possible space, packed as one packs one's valise for a journey, and in the tail there is retained only enough of the protoplasm of the original sperm-cell to move the head. And thus the problem is solved, the ovum, large, unwieldy and loaded with food material, the spermatozoön small, compact and able to move itself to the ovum.

When the female lays the eggs in the water, the male no doubt follows immediately after and ejects the milt on to or near the eggs. Thrown into the water in this way, ova and spermatozoa come together largely by chance. Certainly most of the spermatozoa perish without having reached the ova, but they are present in such multitudes that the loss is of little consequence. By this wasteful method of bringing ova and spermatozoa together no more young fish are produced than would be obtained by bringing together carefully a much smaller number of them.

Maturation and Fertilization, or Impregnation.

When the ovum is first laid it is not ready to receive the spermatozoön. It must first go through a process called maturation, the ripening or maturing of the egg. This process is difficult to observe in bony fishes and, owing to the comparatively large size of the egg, the writer has not been able to observe it in the wall-eyed pike. It is also a process as to the meaning of which there is much controversy, and it will therefore be passed over without further notice.

Once matured, the egg is ready to receive the spermatozoön. The process of the union of the egg and the spermatozoön is called the fertilization, fecundation or impregnation of the egg and, after it is accomplished, the eggs are said to be fertilized, fecundated or impregnated. The egg of the wall-eyed pike is not a favorable object in which to observe fertilization, so that what follows on this head has only a general bearing. The spermatozoön enters the egg, head foremost, through the micropyle. This probably takes place before the sub-zonal space has filled, so that the spermatozoön finds itself at once in contact with the germinal disc. The head of the spermatozoön, i. e., the nucleus of the sperm cell, then penetrates the germinal disc and unites with the nucleus of the egg-cell. The two nuclei form a new nucleus which then lies in the germinal disc in the position

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formerly occupied by the original egg nucleus. When the nuclei have thus united the process of fertilization is completed and the fertilized ovum is ready to develop. The question as to what becomes of the tail of the spermatozoon is still unsettled.

It requires but a single spermatozoön to fertilize each ovum. The effect of the penetration of more than one spermatozoön into an ovum is, in the case of certain animals in which it has been studied, to produce monsters, and from this it is very likely that the monstrous fish embryos that are always to be found in the jars at fish hatcheries are produced by the union with a single ovum of more than a single spermatozoön. These monsters are fish with two heads, or fish with two tails, or double fish joined to one another by their bellies and many other deformities.

So important does it seem to be that not more than a single spermatozoön should gain access to the egg, that there exist contrivances for preventing the entrance of others. In some fish eggs the micropyle is observed to be filled by a plug immediately after the first spermatozoön has entered. In the wall-eyed pike no special contrivance was noted for preventing the entrance of a second spermatozoön. Yet it seems very probable that in the wall-eyed pike, the filling of the sub-zonal space closes the micropylar canal. The writer tried several times to fertilize eggs after the sub-zonal space had filled and always without success. The only explanation of this seems to be that the micropylar canal is then closed so that the spermatozoön cannot gain access to the egg. By what means it is closed can only be conjectured. By referring to Fig. 8, which represents an optical cross section of the egg in the region of the micropyle, it will be seen that the membranes are thickened and bent inward around the point where the micropylar canal pierces them. The micropylar canal thus passes inward from the bottom of a saucer shaped depression on the surface of the egg membranes. As the sub-zonal space fills the egg membranes become tense; they are pressed upon from the inside by the water accumulated in the sub-zonal space, so that the saucer shaped depression alluded to above is probably obliterated and the external surface becomes smooth. Such a change probably leads to the closure of the inner end of the micropylar canal, since that part of the membrane within the saucer shaped depression would, by being flattened out, be crowded into a smaller space.

It is always a matter of surprise to learn of the enormous number of eggs and of spermatozoa that are produced by fish. Were all the eggs to become fish, our waters would in a very few years be packed full of them. That the numbers of our fish do not greatly increase from year to year is sufficient proof that only a small per cent of all the eggs laid, ever become mature fish. Their production in such quantities is to insure that at least a few shall mature out of all the many. The failure to become fertilized is one great source of loss. Consider the chances. The spermatozoa may be deposited so far from the eggs that they are swept away by the current, or have died before reaching the egg. When they reach the egg there is only one spot on its surface where they may gain entrance. Having reached this spot they may find it obstructed by some stray object in the water or by the position of the egg, or they may find it closed by the filling of the egg, or they may find that the egg has so far filled that the germinal disc is no longer in contact with the micropyle. The chances in fertilization, once understood, are, in

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themselves alone, an ample justification of the wisdom of artificial impregnation.

PART II.

The Development of the Ovum Until the Appearance of the Embryo (70th hour) as Seen in the Living Egg and in Sections.

SEGMENTATION.

Fertilization of the egg probably takes place within a few minutes after it has fallen into the water. Indeed it is stated on good authority (Henneguy) that fish spermatozoa die in a few minutes when the milt has been mixed with water, although they live for many days if no water is added to the milt.

The next process of importance is the segmentation of the egg. By this is meant the division of the single celled ovum into many cells. This is a process that may be readily observed in its earlier stages, even with an ordinary hand lens, it being only necessary to throw light through the egg by means of a piece of mirror glass and then examine the egg holding it between the eye and the reflected light of the mirror, so that the egg is seen by transmitted light. The first change that is noticed, aside from the filling of the egg, is that the germinal disc draws itself together so as to diminish its diameter and become thicker. When the egg is first laid the disc covers about one-third the surface of the yolk (Fig. 1.) but, as the sub-zonal space forms, the disc gradually contracts (Fig. 1, A.) until it finally forms a lens-like projecting mass on one side of the egg (Figs. 2 and 3). This concentration of the protoplasm of the disc takes place, whether or not the egg has been fertilized; in eggs that do not afterwards develop as well as in those that do develop. It is then no indication that the egg is fertilized. The concentration is accompanied by irregular protrusions of the protoplasm of the disc, some of which are represented in Fig. 1b, in an egg which contained an unusually large number of small oil globules. The protuberances are in the direction of the greatest accumulation of protoplasm and seem to be waves flowing toward it. The result is the rounded lens-shaped germinal disc represented in Figs. 2 and 3.

At the temperature of probably 45°, F., the egg requires about four hours to fill and form the germinal disc. It then begins to segment. A line drawn from the anterior to the posterior edge of the disc will be spoken of as longitudinal and a line at right angles to this, as transverse. The first runs usually lengthwise of the future embryo, while the second runs usually across it. After about four hours it is noted that the germinal disc becomes elongated transversely, so that it is no longer circular in outline but oval. It is difficult to see this oval form in the living egg since the oil-drop interferes with the light, but it is readily made out in eggs that have been preserved and are examined as opaque objects. Referring to the living egg seen from the side, as in Fig., 2, it is next noticed that a shallow longitudinal groove or furrow has appeared on the surface of the now oval germinal disc. This groove appears as a notch when the egg is looked at sidewise (Fig. 11, fr), and from the bottom of the notch a clear line is seen running downward toward the oil-drop and separating the disc into equal or nearly equal parts. Half an hour later

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each of these parts is seen to have rounded up and taken on somewhat the form of the original germinal disc (Fig. 12) and the two appear to be sharply separated by a distinct double-bordered wall.

After twenty minutes more a second furrow (Fig. 14 fr^2) is seen forming and running rapidly across the surface of the disc. The second furrow is usually at right angles to the first and is therefore transverse. As a result of it the disc is divided into four parts (Fig., 14). The egg then rests for about an hour. At the end of that time two new furrows (Fig., 15, fr^3, fr^3) are formed at the same time, both running parallel to the first or longitudinal furrow and one on either side of it. By these the disc is divided into eight parts. The eight segments are usually arranged in two rows of four each and the rows usually run transversely. But there are many variations from this and the eight segments are often quite irregular in size and arrangement. After this the division of the germinal disc continues slowly at a low temperature, more rapidly if the temperature is raised. Each of the eight segments divides and each of the resulting segments again divides, but the process now becomes irregular and is not readily followed in its details. Indeed, the process varies so much that it is difficult to find two eggs in which it is the same. The result is the production of a larger and larger number of segments, the segments themselves becoming consequently smaller and smaller as shown in Figs., 16 and 17, Pl., II. and Fig. 18, Pl., III, which represent eggs of 27 hrs, 30 hrs., and 37 hrs., respectively. At the end of the process of segmentation the egg looks at first sight very much as it did before the process began (Figs. 3 and 18), but now, instead of a germinal disc made up of a uniform mass of protoplasm, we have a germinal disc which is broken up into a large number of separate segments or cells. During segmentation, and for some time afterward, the mass of cells resulting from the segmentation of the germinal disc is known as the blastoderm.

In order to understand fully the process of segmentation we must study it not only as seen in the living egg, but as seen in thin sections made through preserved eggs. The germinal disc is too thick and opaque to allow one to see in it all the changes that are taking place there, but by cutting it into thin sections the details may be followed with great certainty and ease.

Fig. 19, Pl. II represents a part of a section through an egg in which the first furrow has been formed. The egg was therefore in the stage shown in Fig. 12 and the section was made through its center and in a plane at right angles to the furrow. Only the outline of the upper part of the yolks (yk.) is represented in the drawing and on this is seen the blastoderm. At its edges it is continuous with the thin protoplasmic investment of the yolk (yk. i). Near the middle of its upper surface is the section of the first furrow (fr^1) which is now seen to be very shallow. Beneath this furrow the two segments into which it appears to divide the blastoderm are seen to be separated from one another only by a faint light colored band with a darker line through its middle. Along this band the protoplasm is a little less dense than elsewhere, so that it has taken up less of the staining solution used in coloring the blastoderm. There is no cell wall formed along this band. On the contrary the protolasm is continuous from one segment or cell to the other, the only break in continuity being just beneath the groove where there are a few spaces or vacuoles (vac.). The line which separates the yolk from the blastoderm is well marked

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except under the middle of the blastoderm. Here the blastoderm has been causing changes to take place in the yolk. The sharp line separating yolk and blastoderm does not appear and the two seem to be intermingled for a little distance. Here the yolk is seen filled with spaces which make it look spongy (yk. sp.) in section. From this spongy part of the yolk little globular masses of yolk (yk)break off and pass upward into the blastoderm. They are shown in the drawing as black spots of considerable size and it is worthy of note that, while a few appear scattered throughout the blastoderm, most of them are collected at its base near the yolk or are seen in the act of traveling up between the two segments along the light band already referred to. The meaning of this is that the blastoderm, which is the living part of the egg, is beginning to make use of the yolk as food material. It causes the yolk to break up into little spheres which are then transported upward between the segments and outward beneath them, and are gradually drawn into the segments and used by them as food material. Finally, at the center of each segment is its nucleus (nu). Each nucleus appears to be made up by the aggregation of a number of smaller spherical bodies, an appearance which, as we shall see later, is not the usual one. Each nucleus is the center of a system of radiating lines in the cell protoplasm.

Fig, 20 represents a section through an egg eight and one-quarter hours old. The living egg of this stage is not represented in the drawings, but it comes between Figs. 15 and 16. In the section only a part of the yolk is shown and in the center is seen the irregular outline of the space which, in the living egg, was occupied by the oil-drop. The space is marked Sp. o. d. The number of segments is greatly increased but they are still separated from one another only by light areas as in the two-cell stage. The light areas are, however, more pronounced and across them may be seen stretching fine strands of protoplasm connecting cell to cell. There is, therefore, protoplasmic continuity throughout the blastoderm. The blastoderm is seen to have burrowed still deeper into the yolk and a stream of little yolk masses is passing up into it. These yolk masses are most numerous in the clear areas between the cells. In each cell is the nucleus, in the center of a radiating system of rays in the cell protoplasm. The changes up to this time have been in the direction of increase in the number of cells and of better separation of the cells from one another.

Fig. 21, Pl. III, represents a similar section through an egg 27 to 30 hours old. A living egg of the same age is represented entire in Fig. 17. In the section it is seen that the cells of the blastoderm have increased greatly in number, and are well separated from one another by distinct cell-walls. The cells which are upon the surface have become somewhat flattened and are smaller than the deeper-lying cells. They are fitted together like the blocks in a pavement and make what we may call the "covering layer" of cells (l. c.). The cells beneath the covering layer are many sided and closely packed, so that only here and there a space appears among them. Each contains a nucleus of the usual form surrounded by he rays in the cell protoplasm.

The mass of cells now described rests upon a layer of somewhat coarsly granular protoplasm which lies underneath the entire blastoderm. This layer of protoplasm is thickened underneath the edge of the blastoderm and then thins out rapidly to become continuous with the very thin protoplasmic investment of the yolks (yk. i.). In

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it are scattered nuclei, usually of considerable size. This layer of protoplasm is of great importance in the development of the embryo and has been given a great variety of names by the different writers on the subject. One of the most suitable of these names and the one by which it will be spoken of hereafter is *parablast*. It is shown projecting from beneath the edge of the blastoderm in Figs. 17 and 18. There is no part of the subject of fish-development about which there is more controversy than about the origin of this layer of parablast. This is a matter of very great theoretical importance. But as it is not the purpose of the present paper to enter into matters of controversy, the various views with regard to its origin will not be here discussed. The nuclei which the parablast contains are equivalent to the nuclei of the blastoderm, and have been derived from them, so that the parablast has the morphological value of a large number of cells between which cell walls have not been formed.

Fig. 22 represents a section through the blastoderm of an egg somewhat older than that represented in figure 18. Only a small part of the surface of the yolk (yk.) is represented. The cells have now become very small and very numerous. They are so small that although the drawing represents them magnified about twice as much as in Figs. 20 and 21, yet they appear so small that it has not been possible to represent the details of structure in the individual cells. On the surface of the blastoderm is seen the covering layer of cells (l. c.) and beneath this the remaining polyhedral cells of the blastoderm. In the parablast (prb.) the nuclei (prb. nu.) have increased greatly in number and have also become larger. Many of the nuclei of the parablast layer are now as large as entire cells of the overlying blastoderm.

With the stage represented in Fig. 22 the segmentation may be said to be ended. It has resulted in the breaking up of the blastoderm into a large number of small cells which are of two kinds; the "covering cells" and the lower layer cells, and it has resulted also in the formation of the parablast layer. At the end of segmentation, if the eggs have been kept at a low temperature (40° to 45° F.) they are about forty-eight hours old.

GASTRULATION.

Returning now to the living egg, it is very soon noticed that the blastoderm is beginning to spread itself over the yolk. At the end of segmentation the blastoderm, together with the parablast, has the form of a skull-cap which fits against one side of the yolk, much as a skull-cap fits against the top of the head. Now the blastodermic cap gradually becomes both broader and deeper and covers more and more of the surface of the yolk. The process is very much like that to which one might subject a skull-cap if one should take it by its edges and stretch and pull it down over the head until its edge clasped the neck below the ears and chin, the skull-cap representing the blastoderm while the head represents the yolk.

An early stage in this process is represented in Fig. 24, Plate III. The egg is seen in the same position as in Fig. 2, Plate I, i. e., from the side and the blastoderm (bl.) has covered considerably more than one-third of the surface of the yolk. The edge of the blastoderm is slightly turned in and there is thus formed a triangular groove (gr.) running around the egg between the edge of the blastoderm and the parablast. The edge or rim of the blastoderm is considerably thicker than its middle and the parablast

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(prb.) is seen extending out on the surface of the yolk for a little way beyond the rim of the blastoderm.

As the blastoderm thus extends itself over the yolk, it slowly shifts its position. In an early stage of the process it lies as shown in Fig. 24, bl., upon one side of the yolk while the oil-globule occupies the top of the yolk-mass. The diameter of the mouth or opening of the blastodermic cup is however less than the diameter of the yolk, the result of this being that the yolk is constricted by the passage over it of the rim of the blastoderm. This is shown in Fig. 25, Plate IV, where the blastoderm has covered about one-half of the yolk. The yolk completely fills the blastodermic cup, which, although represented as below in the figure, really lies on one side of the egg, which, in the figure, is represented as seen from above.

It will be seen that the yolk is narrowed where it is clasped by the rim of the cup, and that it therefore takes the form taken by a rubber ball when a string is tied tightly around its middle. In the half of the constricted yolk which is not covered by the blastoderm lies the oil-globule. This is illustrated by the diagram Figure 28, b., where it is seen that the encroachment of the blastodermic rim has displaced the oil globule so much that it no longer lies at the middle of the top of the yolk but rather toward one side. A comparison of Figures, 24 and 25 illustrates the same points. The constriction now travels slowly over the yolk so as to make the part of the yolk covered by the blastoderm continually larger and the part not covered by the blastoderm contiually smaller. The constriction, moreover, drives the oil globule ahead of it into the smaller part of the yolk and consequently into the opposite side of the egg (Fig. 28, b.). But the oil globule is so much lighter than the yolk and blastoderm that it tends continually to occupy the highest position in the egg. Its tendency is to travel in the direction indicated by the arrow in the diagram (Fig. 28). This tendency results, not in the traveling of the oil-drop through the yolk, since that is prevented by the rim of the blastoderm and the constriction of the yolk, but it results rather in the turning of the whole egg in the direction indicated by the arrow in Figs. 28, b. and c. Finally, when the constriction caused by the rim of the blastoderm has driven the oil globule to the opposite pole of the egg, the globule by its lightness will be found to have turned the egg through an arc of 90°, so that the blastoderm covers its lower pole (Figure 28, d.) and the oil-drop occupies its upper pole.

An examination of the diagram Figure 28, a, shows that at the beginning of the revolution a line, xy, passed radially through the middle of the exposed surface of the oil-drop, crosses at right angles a line drawn through the center of the blastoderm perpendicular to the surface. During the revolution this angle gradually increases until at the end of the revolution the two lines meet at the center of the egg so as to form parts of one straight line. Figures 26 and 27 represent eggs seventy-two hours old in which the rim of the blastoderm has traveled so far that it clasps the oil-drop about its middle. The blastoderm then assumes the form of a flask without a neck.

Let us leave the egg in this condition and turn for a moment to another change which has been taking place in the blastoderm while it has been moving over the yolk. At the beginning of the process the blastoderm was compared to a skull cap. The thickened rim just alluded to may be compared to the thickening of the rim of a skull-cap which we

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may suppose to be caused by the presence in it of a sweat-band. Such a sweat-band is a flat ring of considerable width fastened above its edges to the rim of the cap. In the living egg of the wall-eyed pike this thickening of the rim of the blastoderm makes the rim seem opaque as one looks through the egg. This opacity is shown by the darker color of the rim as seen in Figures 24 and 25 at r. bl.

This thickening of the rim is not, however, of uniform width throughout as is the sweat-band in the cap. At one place the rim is very much widened and extends toward the center of the blastoderm as a rounded triangular extension. This one may easily represent to ones self by cutting out a piece of paper of the form shown in Figure 23 a. If the ends of this paper be brought together as shown in Figure 23 b. it has the form of the sweat-band. If the piece of paper be fitted into a tea-cup with the pointed projection directed toward the bottom of the cup and if the edges of it be then glued to the edge of the cup the whole makes a very good model of the blastoderm of the wall-eyed pike at this stage. A ball dropped into the cup would then represent the yolk. This broadened part of the thickening of the blastoderm rim is represented in Figure 25 e. a.

As the blastoderm surrounds the yolk, the broadening extends continually toward the middle of the blastoderm until it finally forms a long, tongue-shaped extension of the thickened rim. This is shown, as seen from the edge, in Figure 26 e. a. and as seen from the surface in Figure 27 e. a. both figures being made from the living egg. Along this tongue-like area the first trace of the embryo is to be found. It is formed with its head end at the apex of the triangle and its tail end touching the rim of the blastoderm. This part of the blastoderm is therefore known as the embryonic area. It is marked h. t. in the outline of the strip of paper given at 23 a., the head end of the future embryo being at h. while the tail is at t.

Turning now from the appearance thus described in the living egg, an examination of sections will show us the cause of the thickening of the blastodermic rim and of the embryonic area. Fig. 24 a, represents a section made through an egg of about the stage shown in Fig. 24. The section passes through the middle of the oil-globule and through the middle of the yolk, i. e., in the plane of the paper if referred to the egg shown in Fig. 24. The yolk is represented only in outline. At the left at o. d., is seen the space occupied in the living egg by the oil-drop. The removal of the oil-drop (it has been dissolved during the process of preserving the egg) has caused the yolk to protrude into its cavity. Underneath the blastoderm and projecting a little way beyond its edge is seen the parablast, thickened at its margin. Its nuclei are not shown. Above the parablast is seen the blastoderm, its cells appearing very small because so little magnified. It has become cup shaped and, having spread out, is much thinner than in Fig. 22. At its edge it *looks as if it had been doubled under*. It is certainly double at its edge being made up of an upper and a lower layer of cells. The origin of the lower of the two layers of the rim is still a matter of controversy. This lower layer may be called the primary hypoblast, and it is the presence of the primary hypoblast, that causes the rim of the blastoderm to appear thick and opaque, and it is the extension of the primary hypoblast that causes the thickening known as the embryonic area.

Fig. 29 represents a section through an egg of the stage shown in Fig. 26

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and, as before, in the plane of the paper. The cavity which contained the oil-drop is shown as before at o. d. The parablast is seen to have extended itself as the blastoderm has. It is now a very thin layer closely applied to the yolk as shown at prb. It is thickened at its edge. The dark spots in it represent its nuclei, and they are seen to lie in depressions on the surface of the yolk. On the right side the primary hypoblast is seen to extend only a little way inward from the margin of the blastoderm, so that the marginal thickening is here narrow. On the left side, however, the primary hypoblast extends to the bottom of the cup, and the section therefore passes lengthwise through the middle of the embryonic area, or in the direction of the dotted line in figure 27. Between the limits of the invaginated layer on the right and left the blastoderm is seen to be extremely thin and separated from the parablast by a space.

Fig. 29 b shows a little of this part of the section much more highly magnified. The parablast (prb.) is seen containing a nucleus (prb. nu.). Under the nucleus is seen the depression in which it lay, but from which it has been removed in the process of sectioning. The blastoderm is seen to be composed of two layers of cells. The upper one of these (l. c.) is extremely thin and is the covering layer of Fig. 22, the cells of which have become very much flattened out to accommodate them to the much larger area which they have now to cover. Beneath the covering layer is seen the lower layer (l. l.), here reduced to a single tier of cells which are also slightly flattened. The nuclei of most of these cells are shown and at nu. a nucleus is shown which is in the process of division. Fig. 29a shows a little of the embryonic area highly magnified. At the right is the parablast with its nuclei (prb. nu.); next this is seen the primary hypoblast (h. p.), the cells of which are seen to be irregularly rounded and somewhat loosely fitted together. To the left of this are seen the lower layer (l.l.) and the covering layer (l. c.). The covering layer is made up here also of very much flattened cells in one of which a nucleus is seen. The lower layer is made up of two tiers of cells closely fitted together.

The whole egg now, leaving out of account the membranes, which have not changed, consists of the following parts: *a*, the yolk in the upper part of which is the oil globule. *b*, Closely covering the yolk is the parablast layer extending up to about the middle of the oil-drop where it ends in a thickened edge. *c*, Surrounding the parablast (and separated from it by a cavity) is the blastoderm which also extends up to the middle of the oil-drop where it ends in a thickened rim. This thickening of the rim extends downward as a triangular projection, the embryonic area, to the lower pole of the yolk. The thickening of the rim and of the embryonic area is due to the fact that the blastoderm is double, or two layered, over these parts. Of these two layers the inner one, next the parablast, we have called the primary hypoblast. The outer layer which is contiuous over the whole surface of the cup-shaped blastoderm we may call the epiblast. The epiblast is in turn, made up of the layer of covering cells and the layer of lower-layer cells. The epiblast and the primary hypoblast pass into one another at the edge of the cup. At a temperature of about 48° F. the egg will have reached this condition at about the end of the third day (70 hrs.).

The process by which the blastoderm grows about the yolk is known as *gastrulation*, and the blastoderm is said during this process to be in the *gastrula stage*. The word gastrula means a little stomach and

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the stage is one through which it is believed that all animals pass in the course of their development. A gastrula is typically a cup with double walls, the outer wall being called the epiblast and the inner wall being called the primary hypoblast. This inner wall of the cup is incomplete in the eggs of the wall-eyed pike, appearing only at the rim and over the embryonic area. But if we consider the parablast as only a specially modified part of the primitive hypoblast, then we may think of the inner wall of the gastrula cup as complete. The cavity of the cup is the primitive digestive cavity or archenteron, and the opening of the cup, its mouth, is known as the blastopore. It is believed that at one time the gastrula was an independent animal which was able to swim about and take food through the blastopore into the archenteron and there digest it. Even now some animals pass through a gastrula stage of this sort, while others remain permanently in this stage. In the wall-eyed pike the gastrula is much modified by the presence of food-yolk. When the gastrula is formed it slips over the yolk and encloses it, and apparently assimilates it.

The blastopore then grows smaller and smaller as the gastrula continues to envelop the yolk until finally the gastrula lips meet and the blastopore is obliterated. The embryo makes its appearance a little before the closure of the blastopore.

The formation of the primary hypoblast and the consequent appearance of the embryonic area, that is the *gastrulation*, having occupied the time between the 56th and the 70th hours, this stage of development will be spoken of hereafter as Stage A and the later stages will also be spoken of by the letters of the alphabet as B, C, D etc. This is done in order to be able to refer briefly and precisely to particular stages in development. As with all animals that develop subject to a varying temperature, so with the wall-eyed pike, the precise stage which the egg has reached after a certain length of time is dependent on the temperature at which it has been kept. If the temperature has been low, the egg has developed slowly; if high, the egg has developed rapidly. It is best therefore to divide the development into arbitrary stages and to let each of the letters A, B, C, etc., represent a certain stage of development no matter what the age of the egg in which it occurs.

Seven stages may be distinguished in the development of the wall-eyed pike from the appearance of the embryonic area until after the hatching of the fish. There will be first given a description of the embryo in each of these stages as it may be seen in the living egg—a description which anyone may easily verify by the use of the microscope. Next there will be given an account of the main facts that may be made out concerning the early stages by the study of thin sections. Finally, there will follow a brief description of the development of each system of organs, as the nervous system and digestive system as seen both in sections and in the living egg.

In all cases sections will be referred to only where it is not possible to make out the structures by other means.

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PART III.

The Development of the Embryo up to the Forty-fifth day as seen in the Living Specimen at Certain Stages.

STAGE A.

At a temperature of 48° F. this stage covers about the time between the 56th and the 70th hours. It is represented in its beginning in Figs. 24 and 24a, Pl. III and at its close in Figs. 26, 27 and 29, Pl. IV. It is the stage during which the embryonic area is formed, that triangular projection of the thickened blastodermic rim whose growth has been followed. The stage has been fully described. It closes with the first appearance of the embryo. It is represented diagramatically in Figs. 35a. and b.

STAGE B.

At a temperature of 48° F. this stage lasts from about the 70th hour to about the 80th. It is represented in the living egg in Figs. 30 and 31. It differs from the preceding stages in that the blastoderm has now extended itself as to very nearly cover the yolk, leaving only a small circular patch uncovered. This is not shown in Figs. 30 and 31. It differs further in that a broad opaque band (Figs. 30 and 31 n. r.) has made its appearance on the embryonic area. The band is narrower at one end, gradually widens toward the other end and, just before ending, flares abruptly; it thus has very much the form of the outline of a trumpet. The band runs lengthwise of the embryonic area, the narrow end being against the attached or blastodermic rim and the broad end lying at the apex of the triangular area. It is therefore formed in the position of the straight line h t. in Fig. 27, with the broad end at h.

There is a groove on the surface of the embryonic area, running lengthwise over the embryonic rudiment. The groove, like the embryonic rudiment, is narrow behind and broad in front. It is not shown in the figures. The opaque band is the first trace of the embryo and is largely caused by the formation of the central nervous system. In Fig. 30 the band is shown in a position at right angles to that which it usually occupies. In its usual position it lies with the smaller end over the oil-drop where it is seen with difficulty, on account of the distortion of the light by the oil globule. For this reason the egg shown in Fig. 30 was selected for drawing. In Fig. 31 the embryo is shown in nearly the normal position. The relation of the embryo to the ring formed by the thickened rim of the blastoderm is shown in Fig. 36 and a comparison of this with Fig. 35 shows that the embryonic area (Emb.) has become longer and narrower and that the blastodermic rim now forms a smaller ring (r. bl.) attached to the tail end of the embryonic area. The space enclosed by the ring is much narrowed while the ring itself is much broadened.

STAGE C.

At a temperature of 49° F, this stage is reached at about the 100th hour. It is represented in Fig. 34 and the head of an embryo of about the same stage is represented in 34a.

By reference to Fig. 34 and to the diagram, Fig. 37, it will be seen that

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the embryo has lengthened so much that it now reaches about half way around the yolk. It is also raised up, so as to form a ridge on the surface of the yolk, and the groove which ran along its middle in the preceding stage has been obliterated. At the anterior or head end, which in the preceding stage was marked by a simple broadening of the embryo, there are now seen two hemispherical masses, one on either side and separated from the middle portion by grooves. These masses are the optic vesicles (op. v.) which later develop into important parts of the eyes. The part of the embryo between the optic vesicles and in the middle line behind them becomes the brain. Passing further back there is noticed in the middle line a narrow dark band (ch.). This is the notochord, a structure to be described in detail later on. About the notochord the back bone or vertebral column makes its appearance, and until the vertebral column has appeared the notochord serves as the chief support and only axial skeleton of the embryo.

On either side of the embryo are seen short lines running outward and backward parallel to one another. These lines form two sides of diamond shaped areas for which the notochord forms the third side while the fourth side, opposite the notochord, is not yet formed. These areas are the surfaces of the mesoblastic somites, or protovertebrae. They increase greatly in number in later stages and the cells which form them develop into the masses of muscle which are to be seen along the side of the adult fish after removal of the skin. In the adult fish these masses are still separated by lines as the mesoblastic somites are in the embryo.

At the posterior end the embryo broadens into a flat irregularly rounded plate called the caudal plate. This is shown in Fig. 34 at c. pl. as seen somewhat from the edge. A comparison of Fig. 34 with the diagrams Figs. 36 and 37 will show that this caudal plate, from which the tail and perhaps a part of the body is afterwards formed, is itself formed by the further narrowing of the ring shown at r. bl. in Fig. 35. The area surrounded by the ring, the blastopore, is now obliterated, the dot in the center of the caudal plate in Fig. 37 showing the position formerly occupied by its center. The thickened blastodermic ring is thus converted into the *caudal plate* of the embryo.

STAGE D.

The embryo is in this stage at a temperature of 49° at the end of the sixth day. There are therefore, at this temperature, two days between stage C and stage D. Fig. 40 represents the egg in this stage, while Figs. 41 and 42 represent the anterior and posterior ends of the same embryo more highly magnified. Figs. 38 and 39 represent the anterior and posterior ends of an embryo between stages C and D both more magnified than Figs. 41 and 42.

Referring to Fig. 40 as typical of the stage, it is seen that the embryo now surrounds more than two-thirds of the circumference of the yolk. The head in the usual position now touches the oil-drop, as shown in the figure, while the tail does not quite reach the oil-drop. The embryo is much more raised up from the yolk so that it forms on the surface a projecting ridge of considerable height. It not only thus forms an external ridge-like projection but it projects also as a ridge in the direction of the yolk, so that the surface of the yolk is marked by a gutter-like depression into

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which the lower surface of the embryo fits. This is best seen in section but may be made out in the living egg if the egg is so placed that one looks endwise at the middle of the embryo (Pl. V, Fig. 43). The caudal plate is rounded up and has formed a blunt projection, like the tip of a finger (Fig. 40, c. d.). This projection is the beginning of the tail. The last trace of the blastopore, or opening in the ring from which the caudal plate was formed, is shown at bl. in Fig. 39.

The notochord (ch. in all the figures) is seen in the same position as before. It ends in a point in front, some distance back of the eyes and, becoming enlarged posteriorly, gradually merges into the tissues of the tail. On the sides of the notochord the mesoblastic somites (ms. so.) are seen to have increased in number being now about twenty-five, instead of five as in the preceding stage. They are elongated in the direction from above downwards (dorso-vental) and each is bent at its middle, the apex of the angle formed by the bend pointing forward.

In the central nervous system a cavity has made its appearance. This begins on the fifth day as a diamond shaped space (Fig. 38, vn^3). This space then gradually extends backward as a narrow slit which is shown in Fig. 41 extending from vn^3 to c. c. It appears in the figure as a narrow line which gradually broadens posteriorly where it is seen overlying the notochord (ch.). The central nervous system is also seen to have become larger at its anterior end than at its posterior. The anterior large part forms the brain and is already marked by two constrictions (Figs. 38 and 41, $con.^1$ and $con.^2$) which separate from one another three enlargements of the brain. In the foremost of these enlargements the diamond shaped space lies as shown in Fig. 38, vn^3., and with this enlargement the optic vesicles (op. v.) are seen to be connected. The enlargement is called the forebrain (f. b., Figs. 38 and 41).

The second enlargement (m. b.) is known as the midbrain and the two constrictions just mentioned lie one at its anterior and one at its posterior end. The constriction in front of it, which separates it from the forebrain is not very well marked in this stage. Behind the midbrain separated from it by the constriction con^2, is the third enlargement, the primary hindbrain (h. b.). Behind the hindbrain the central nervous system becomes gradually smaller and the part of it lying behind the hindbrain becomes in later stages the spinal cord. The whole central nervous system may thus be divided into two parts, the brain and the spinal cord, and the brain may be further divided into forebrain, midbrain and hindbrain. With the forebrain the optic vesicles are connected as seen in Fig. 38.

In each of the optic vesicles a slit-like cavity has appeared, Fig. 38, c. op., before stage D is reached. The vesicle, which in the preceding stage is solid, is thus converted into a sac. One wall of the sac (Fig. 38, rtn.) lies next the external epiblast while the other wall (rtn. p.) lies against the sides of the fore-brain and mid-brain. By the time stage D is reached the first of the walls of the optic vesicle, as shown in Fig. 41, rtn., has become much thickened while the second has become thinner. The thicker wall has moreover the appearance of having been pushed in against the thinner as one may push one side of a rubber ball against the other and so collapse the ball. The thicker wall of the optic vesicle instead of appearing convex on its outer surface, as in the earlier stages, has become concave. The vesicle thus takes on the form of a shallow cup or saucer and is called now the optic cup.

Into the cavity of the optic cup the external epiblast has fitted

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itself so that it no longer passes smoothly over the optic vesicle as at epb. Fig. 38, but dips down and lines the optic cup (formerly vesicle) as at lns. Fig. 41. The whole eye thus consists of a shallow cup, with double walls separated by a slit-like space. The cup is connected by a hollow stalk with the forebrain. The cavity of the cup contains a part of the external epiblast which dips down into it.

From the thicker wall of the cup in later stages is formed the sensory portion of the retina of the eye; from the thinner wall is formed the dark colored pigment layer of the retina and from the stalk of the cup is formed the optic nerve. From the portion of the epiblast which fits against the concavity of the cup is produced the crystalline lens of the eye.

Back of the optic vesicles there are seen (at au. v. in Figs. 40 and 41) two smaller thin walled vesicles, one on either side of the nervous system. They appeared as solid masses in an earlier stage, just as the optic vesicles did, and their cavities were afterwards formed. They are the rudiments of the internal ear of the fish (the fish never possesses an external or middle ear) and undergo important changes in later stages.

In front of the eyes in Figs. 40 and 41 at olf. are seen two much smaller cup-like depressions of the epiblast. They lie as shown in Figure 41, in the angle between the anterior end of the snout and the anterior border of the eye. Their walls are much thicker than the external epiblast. They are the rudiments of the organs of smell, or the olfactory organs and are known as the olfactory pits.

At the sides of the head in Fig. 38, are seen a great many irregular cells, (amb.) that are represented in outline only. These cells are able to move from place to place and appear to be coming off from the sides of the head. In Fig. 41, which represents an embryo slightly older than the one shown in Fig. 38, it is seen that these cells are accumulating about the front end of the notochord at the point marked ht. in Fig. 41. In this place the heart appears in the next stage and it seems to be formed at least in part from these cells.

STAGE E.

At a temperature of about 49°, F., the embryo is in this stage at the end of the tenth day. There are therefore four days between stage D. and stage E.

Such an embryo removed from the egg membranes is represented in Fig. 47. The embryo is now larger in every way. Its tail has become free from the yolk and, when the membranes are removed so that the tail can straighten, it points directly backward. On this account the embryo appears much more nearly straight than in the preceding stages. About half of it is attached to the yolk while the remaining or tail half is free. The tail is no longer round, like a finger tip, but is flattened from side to side, so that it resembles the tail of an adult fish. The body is still further raised up from the yolk above, while below it is still further sunken into the yolk. In the figure the heavy dark line which represents the outline of the yolk is seen to extend up to the level of the notochord.

Over the yolk, or rather over the yolk sack, which is the name given to that part of the blastoderm which surrounds the yolk and holds it to the embryo, there are seen numerous black spots which send out irregular branching root-like processes. Others of these are seen along the lower half of the side of

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the tail. They are cells which possess the power of movement, being able to crawl slowly about, as a snail crawls. In the center of some of these may be seen the lighter-colored nucleus. These cells have become filled with little black granules and are hence called pigment cells. They give the color to the fish and by sending out and drawing in their processes they are able to make the fish appear darker or lighter in color as occasion may require.

The *notochord* is seen (Figs. 46 and 47 ch.) ending as before in a point just back of the eye and broadening out posteriorly to become lost in the tissues of the tail. It has changed in appearance on account of changes in the cells which compose it, but these changes may be best followed by means of sections.

The *mesoblastic somites* have increased to forty-five or more. They reach the whole length of the body and the angle noticed in the previous stage at the middle of each is sharper than it was. Some of the cells of the somites have now been converted into muscle fibres which are able to contract. Before stage E is reached (on the eighth day at the temperature given) the embryo is able to move itself. The movements consist in bendings of the body sidewise so as to bring the head and tail more nearly together. The embryo usually makes this movement several times in succession and is then quiet again for awhile before repeating the movements.

Important changes have taken place in the central nervous system, so that all the divisions that are to be found in the adult fish may now be made out. The central cavity noted in the anterior part in the preceding stage has extended as a narrow slit to the tail of the embryo, so that the whole central nervous system forms a tube. Aside from the extension of the cavity the spinal cord is unchanged.

The midbrain (compare Figs. 44, 44[a], 46 and 47 mb.) has gradually broadened, as the embryo has passed from stage D to stage E. In Fig. 46 it is seen to be so broad that it overlaps the optic cups at the sides. The midbrain retains the same name in the adult fish and its roof then forms the optic lobes, the part of the brain in which the optic nerve has its origin. In front of the midbrain in stage D, was the forebrain, separated from the midbrain by a slight constriction.

Three outgrowths have now been formed from the forebrain, one directed upward and backward from the roof of the forebrain toward the top of the head (pn. Fig. 47) and known as the pineal gland, another directed downward and backward from the floor of the forebrain toward the end of the notochord (inf. Fig. 47) and known as the infundibulum, and a third directed forward, best shown at cbr. Fig. 44[a] and known as the cerebrum. Each of these outgrowths is hollow and each therefore contains a cavity which communicates freely with the cavity of the forebrain. The optic cups are also connected by the hollow optic stalk with the sides of the fore-brain.

The most important of the parts thus formed as outgrowths from the forebrain is the cerebrum. It forms a slight, very blunt, rounded projection of the forebrain. Owing to its position it is not shown in Figs. 44 and 46. In subsequent stages it increases greatly in size and importance and in the higher animals it becomes the largest part of the brain, and of great importance, being the seat of intelligence. As the cerebrum thus grows in size the forebrain itself remains small and forms the connection between the much larger cerebrum and the midbrain. It then takes the

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name of 'tweenbrain. Indeed it is customary to say that the forebrain becomes divided into cerebrum and 'tweenbrain.

The pineal gland or outgrowth from the roof of the 'tweenbrain is shown at pn. Fig. 46 where itis seen to be a bladder-like body with a large cavity and a thin wall. It is attached to the 'tweenbrain by a somewhat narrow stalk directly over, the diamond-shaped space which is the first cavity to appear in the central nervous system. In Fig. 47 is given a side view of the pineal gland where it is seen that its free end points backward and that it causes a slight elevation on the surface of the head. It is now generally agreed that the pineal gland is a rudimentary sense organ. It was probably an eye which in the ancestors of our present fish occupied a position in the middle of the top of the head. It was probably of use to those ancestral fish as a light or heat perceiving organ but, owing probably to the development of the paired eyes, it has, in their descendents, fallen into disuse. Consequently in our present fish, although it is formed in the embryo, in the adult fish it becomes changed in structure and probably useless. It is found in all the back boned animals including man.

The infundibulum or outgrowth from the 'tweenbrain is best seen in Fig. 44 inf. where it reaches almost to the tip of the notochord. In the other figures it is seen from above and consequently through the 'tweenbrain which it underlies (Figs. 41 44 and 46 inf.). The infundibulum degenerates in the adult fish. It is an organ as to the meaning of which we are still in the dark. It was probably at one time of use to the fish, but if it now has any use we do not know what it is.

The third of the original divisions of the brain, the hindbrain, is seen to be divided before stage E is reached into six cubical masses on each side. The masses are separated from one another by transverse grooves as shown from above in Fig. 44 nmr. and from the side in Fig. 44[a] cbl,. nmr.

These cubical masses are known as neuromeres and they are formed by the separation into cubical blocks of the cells composing the sides of this part of the central nervous system. Even before stage E is reached the posterior five pairs of neuromeres are no longer to be seen in views of the living embryo. The anterior pair persists, as shown in Fig. 46, cbl, and forms the cerebellum, the little brain, of the adult fish. In the place where the five posterior pairs of neuromeres were the nervous tube is entirely free from any external indication of segmentation. The tube has here become much broader and its roof, as shown in Fig. 47 vn[4]. r. is now very thin compared with its floor and sides. This part of the brain is known as the medulla oblongata. It becomes rapidly narrower behind and merges gradually into the spinal cord.

As the result of these changes we have the brain in stage E divided into five parts which lie in a line one behind the other. In front is the cerebrum, still hardly more than indicated; behind this the 'tweenbrain with the optic vesicles, pineal gland, and infundibulum arising from it; behind this is the broad midbrain; behind the midbrain and separated from it by a deep constriction is the cerebellum; behind the cerebellum is the medulla oblongata.

As the brain thus becomes divided into its five parts, the central cavity which, as shown in Fig. 41, consisted at first of the diamond-shaped space in the 'tweenbrain with its slit-like backward extension, also undergoes changes. The diamond-shaped space in the 'tweenbrain enlarges and is known as the third ventricle (vn[3].); the space in the cerebellum and midbrain becomes broad and shallow and is known as the

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fourth ventricle (vn⁴.); it continues back as a very narrow cavity, the central canal of the spinal cord. The third and fourth ventricles are connected by the space in the midbrain, which in most animals is very narrow and is known as the aqueduct of Sylvius. Then, as the cerebrum enlarges, it comes to have it in two cavities, one in either half, and these cavities are known as the lateral ventricles. They are the first and second of the four venticles. They both communicate with the third ventricle. All the ventricles are filled with a water-like fluid which serves to protect and to nourish the brain.

By the time stage F is reached the *optic cup* has become deeper as shown in Fig. 44 and the inner wall of the cup is still more thickened while the outer one is thinner. The depression of the external epiblast, which in stage D occupied the cavity of the cup, pushes further in as the cup deepens (Fig. 44 lns.). It soon forms a hollow, almost spherical sac which is connected by a narrow neck with the external epiblast, and the cavity of which communicates with the exterior by means of this neck. Finally this spherical sac separates itself from the external epiblast and lies independent in the cavity of the optic vesicle, as shown in Figs. 46 and 46ᵃ, lns. This is the lens of the eye. Fig. 44a, is a side view of the head in which the observor looks down upon the open mouth of the optic cup, op. c., in which lies the lens (lns.). In such a view it is seen that the cup is not complete but that there is a slit running along its lower side from its edge to its bottom (ch. slt. Fig. 44ᵃ). In viewing the head from above this slit (Figs. 46 and 46a ch. slt.) is seen to be triangular with the apex at the triangle at the bottom of the cup.

The slit is called the choroid slit. In Fig. 46ᵃ there is to be seen a space between the bottom of the cup and the lens and in this space are seen some migratory (amoeboid) cells of the sort that were formed at the sides of the head in Figs. 34ᵃ, 38 and 41. These cells have passed into the optic cup through the choroid slit and form, or have to do with forming the vitreous humor, the jelly-like mass which, in the adult fish, fills the space between the back of the lens and the retina.

The cavity of the *auditory vesicle* (aud. v.) has grown larger and in it are to be seen two opaque masses, one at each end of the vesicle (otl. Fig. 46). Each of these masses looks black by transmitted light and each appears to be made up of several smaller masses, like little grains of sand. These bodies are the otoliths, or ear stones. When the sound vibrations through the water cause vibrations of the fluid in the auditory vesicle the otoliths are set in motion. This vibration of the otoliths brings them into contact with fine hair-like processes on the cells of the auditory vesicle. These cells are connected with nerve fibres and thus the stimulus produced by the sound vibration is transmitted to the brain. It is not known how early in its history the fish is able to hear.

The *olfactory pit* is larger in stage E. and in front view has a triangular outline (olf. in the figures).

The *alimentary canal* is present in this stage, but in Fig. 47 only the posterior portion is shown at alm. In Fig 51, which represents a somewhat more advanced stage, the alimentary canal (alm., alm.) is seen througout its length, and is here but little more advanced than in stage E. It seems to be an almost straight tube, beginning with a slight enlargement just beneath the anterior end of the notochord, and continuing back for a little distance into the tail. This tube, as shown in the figure, ends blindly in front and behind, so that food cannot pass in at the anterior

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end, nor excrement pass out at the posterior end. The tube shows scarcely a trace of the division into æsophagus, stomach and intestine, which is soon to take place in it. At the posterior end is seen at prc. in Figs. 47 and 51, an opaque band leading from the border of the tail upward toward the closed posterior end of the digestive tube. This band is a short tube which has been formed by the growing in of the external epiblast. Its cavity opens freely to the outside but there is not yet any communication between it and the cavity of the digestive tube. This tube is known as the proctodæum and later forms the posterior part of the alimentary canal.

The *heart* is present in stage E and the first channels for circulating the blood are established. The heart is first seen on the eighth day, at the temperature given, and therefore before stage E is reached. It is shown in Fig. 46 at ht. It lies at the front end of the notochord in the position where the amœboid cells were seen accumulating in the previous stage and it has been formed, at least in part, from these cells. It has the form of a powder horn. The smaller end lies at the point of the notochord to which it appears to be attached. The heart then turns abruptly toward the left and the broad end reaches to the edge of the body, under-lying for a little way the optic vesicle. We thus have the curious spectacle of the heart lying in contact with the eye. The heart beats as soon as it is formed and long before there are any muscle fibres in its walls. It beats about sixty times per minute and with great regularity. The beat is a wave of contraction which begins at the large and apparently open end of the heart and runs rapidly around it to the smaller end. The wave drives the fluid in the heart ahead of it so that the direction of the current is in at the large end of the heart and out at the small end. The blood is at this stage entirely colorless and its movements are only to be followed by watching the few cells that are seen floating in it. The cells are also collorless and transparent and are probably amœboid, though the writer did not observe in them any movements except such as were produced by the liquid in which they floated.

The heart is a double-walled tube. It consists of an outer wall which, as shown in Fig. 50, is made up of cubical cells, and of a lining of very much flattened cells. The two sorts of cells are separated by a considerable interval. From the outer cubical cells, which in this stage are those to which the contraction is due, the muscles of the adult heart are formed. The inner layer forms the lining of the adult heart, the endothelium. It is probable that at this stage the stream of blood upon leaving the smaller end of the heart divides into two, one of which passes on either side of the alimentary canal, and that these two then unite above the alimentary canal and between it and the notochord. Yet this arrangement was not made out until a later stage. The current of blood which issues from the small end of the heart passes along underneath the notochord as shown in Fig. 48. When it has reached about the middle of the length of the tail the stream turns abruptly and runs toward the head parallel to its first course and a little below it. When it reaches the yolk it passes downward and forward along the opposite side of the yolk to that occupied by the embryo until it comes to the oil-globule. During all this course the stream is seen to be confined by well marked walls, i. e., it is contained within a blood vessel. When it reaches the oil-globule the blood stream spreads out and moves here and there irregularly, as though there were no well-marked channel in which it flowed. In this way it

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passes about the oil globule, on its left side, along the line where it joins the yolk. Finally it reaches the starting point at the broad end of the heart. The whole circulatory system is thus extremely simple. It may be thought of as a tube, so bent as to bring its ends together; one-half of the tube lies in the body of the embryo while the other half lies on the surface of the yolk. Under the head of the embryo where the two parts join the tube is enlarged to form the heart. By its beating the heart drives the blood backward along the body of the embryo. The blood then returns forward along the yolk to its starting place. By such a circulation it is probable that the nourishment which is afforded by the yolk is carried into the body of the embryo.

About the oil-globule the blood flows in a broad, very shallow and irregular channel and, since the oil-globule lies uppermost in the egg, the blood is there brought into close contact with the external water and, being spread out in a thin layer, exposes a large surface to the water. It is likely then that the exchange of gases between the water and the blood, which constitutes breathing or respiration, is carried on at this point.

STAGE F.

At a temperature of about 49° F. this stage is reached on the twenty-fifth day after fertilization. It is represented in Fig. 56. At this time the fish is ready to hatch and does so if the temperature is slightly raised. If the temperature be kept as low as 49° F. the fish remains in the egg-membranes for a number of days after the twenty-fifth.

The embryo has now increased greatly in size, as may be seen from comparison of Figs. 47 and 56 which are drawn to the same scale. The yolk is reduced to perhaps half its former bulk and the yolk sac, which in the preceding stage protruded greatly on the ventral side of the embryo, has become so much reduced that it seems to form a part of the ventral body wall of the embryo. The head of the embryo has extended forward beyond the yolk sac, so that now the anterior limit of the yolk sac is beneath the posterior limit of the auditory vesicle, instead of beneath the olfactory pit as in the preceding stage. The yolk lies in contact with the posterior surface of the oil globule, but does not now enclose it. The oil globule, has become but lttle if any smaller. The embryo is much more fish-like in form, both on account of the reduction in size of the yolk and on account of the further flattening of the body. The median fin-fold has become broader and the broadest part of it, about the tip of the tail, is now marked off as the tail fin or caudal fin (Fig. 56, f. cd.).

A little way back of the auditory vesicle and above the oil globule there is a flat nearly circular projection (f. pct) from the body of the embryo. One of its surfaces looks outward while the other looks inward toward the body of the embryo. The beginning of this projection is seen in an earlier stage in Fig. 53, f. pct. where it has the form of an equilateral triangle with rounded angles, and attached to the body of the embryo by one of its sides, while its opposite angle points directly upwards. This is the rudiment of the pectoral fin, Fig. 56, f. pct.

The *notochord* still forms the most prominent part of the skeleton. Its anterior end, as before, bends downward and tapers to a point just behind the eye. Its posterior end has become sharply marked off from the tissues

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of the tail (Figs. 51, 52–56 ch.). The notochord has the appearance of being made up of closely packed spherical sacs filled with fluid (Fig 51). When stage F is reached these structures have become angular in outline apparently on account of mutual pressure (Figs. 52 and 56). The explanation of this appearance is best made out from sections. The bar of cartilage which serves as the foundation for the lower jaw is now present (Figs 52. and 56, c. mck) as is also the one about which are formed the bones of the tongue (Figs. 52 and 56, c. hy.). In Fig. 52, at c. br. and c. br² it may be seen that the first two of the bars of cartilage which serve as supports for the gills have been formed. In the median fin fold and particularly in the caudal fin may be seen fine threads running from the edge of the mesoblastic somites outward to the edge of the fin fold and serving to support the fin. These are the first traces of the fin rays, Figs. 51, 52 and 56 f. r. The notochord, the cartilaginous basis of the lower jaw, tongue, and gill arches, and the fin rays, are the only parts of the skeleton yet present.

The *mesoblastic somites* have not increased noticeably in number. The angle at the middle of each is now sharper and there is a connective tissue partition running lengthwise of the embryo through the apices of all the angles of the mesoblastic somites, in such a way as to divide each somite into an upper and lower portion (Fig. 56, prt.). The somites are now entirely converted into muscle fibers and the cross striations of the muscle fibers have been for some time visible. Each mesoblastic somite has thus become a myotome, or muscle segment, and these myotomes have much the appearance that they have in the adult fish. All the myotomes taken together make up the lateral body-muscles and the whole mass of lateral body muscles is divided, by the partition above referred to, into two parts, one lying above the partition or dorsal to it and known as the dorsal, lateral body muscles, and the other lying below it or ventral to it and known as the ventral, lateral body-muscles. The dorsal, lateral body-muscles are derived from the upper or dorsal portions of the mesoblastic somites while the ventral lateral body muscles are derived from the lower or ventral portions.

The fish is now able to move vigorously inside the egg membranes bending the body and head from side to side and lashing the tail. These movements all grow more vigorous when the temperature is raised and becomes less pronounced when the temperature is lowered.

The only notable change in the *central nervous system* has been the growth of the cerebrum which now forms a considerable, rounded projection beyond the olfactory pit (Fig. 56, crb.). The eye has become intensely black from the deposit of pigment in the pigment layer of the retina. Fig. 51 shows the beginning of this process, the fine pigment granules having made their appearance in the dorsal half of the optic cup and in the outer wall of the cup. Figs. 52 and 53 show the process carried still further, while in Figs. 54 and 56 it is completed. The choroid slit, which in the preceding stage was a wide triangular opening into the optic cup from below, has closed. The closure takes place from its inner (median) towards its outer (lateral) end. In Fig. 54 the lateral half of it is still visible as a narrow light colored notch, extending inward from the edge of the cup, while in Fig. 56 the notch is no longer to be seen. The whole eye is now more nearly spherical, as may be seen when it is looked at from above or below. This rounding-up is doubtless due to the formation of the vitreous humour between the back of the lens and the retina.

The epidermis covering the lens is pushed outward by the growth

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of the eye-ball and forms a hemispherical covering for its outer half. The middle part of this covering is transparent and together with the connective tissue which comes to underlie it forms the cornea (Figs 52 and 54). The sclerotic coat is a later formation.

The *auditory vesicles* are larger and their walls are relatively thinner. The otoliths are more compact, so that it is no longer easy to distinguish the separate granules of which they are made up. As early as the eighteenth day the walls of the vesicles begin to show the characteristic markings shown in Fig. 53. These markings are due to elevations and depressions of the surface of the vesicle and they lead to the formation of the semicircular canals of the ear. The process by which the auditory vesicle becomes changed into the membranous labyrinth of the adult fish is a complicated one and difficult to follow without the use of sections and of models made from series of sections. It is sufficient to say here that by the time stage F is reached the outlines of the three semicircular canals have been established (Fig. 56 ss, ss^2, ss^3).

The cavity of the *olfactory pit* has now become larger so that the surface which its cells are able to expose to the water is increased. Before this stage is reached the cells of the olfactory pit are seen to be provided with projecting hair-like processes, called cilia. The cilia are very slender, but may be made out under a moderate power of the microscope. They are in rapid motion back and forth, the whole moving mass of them resembling a field of wheat over which the wind blows. By the motion of the cilia a current of water is kept up over the walls of the olfactory pit. It often happens that small dark colored particles that are in the water are drawn into the pit and may be seen buffeted about there by the cilia. The water is thus carried by the cilia into the organ of smell, so that the fish may perceive the odors that are in it. In higher animals the same thing is accomplished by forcibly drawing the air in through the nose.

The *alimentary canal* has now undergone numerous changes. In stage F the thickness of the embryo and the position of the yolk and oil globule are unfavorable to the study of the canal, but in somewhat earlier stages it may be studied to advantage. It is difficult in any stage to make out much with regard to the anterior part of the canal, but the passages leading into the anterior part, which have now been formed, are readily made out. Fig. 53 shows the largest of these, the mouth (mth). As soon as the head has grown out enough so that the anterior limit of the yolk sac is about on a level with the posterior limit of the eye, the mouth cavity is seen as a depression of considerable area. In side view it is seen that the depression is triangular, with the apex of the triangle projecting backwards, and it is also seen that the mouth opens on the lower side of the head, being as yet unprovided with a lower jaw and being consequently without a floor. Back of this oral depression may be seen indistinctly the anterior part of the pharyngeal portion of the alimentary canal, but it is not yet possible for food to pass along the alimentary canal. In Fig. 54, is shown a view of the mouth from below, as seen in a somewhat later stage.

The lower jaw with its supporting cartilage (mck.) has appeared and has extended forward far enough to form a floor for the posterior half of the mouth cavity. In front of this may be seen the triangular anterior part of the mouth still opening below. In Fig. 56 very much the same thing is seen in side view. The lower jaw, (mnd) is by no means long enough to close the mouth cavity below so that the roof of the mouth, bounded at the sides

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and in front by the upper jaw, remains exposed in front of it. While the mouth is being formed other openings into the alimentary canal are making their appearance, back of the eyes and beneath the auditory sac at the sides of the head. They are the gill slits. They are indicated in Figs. 51 and 53, br. slt., where they appear as opaque patches at the side of the alimentary canal. A little later (Fig. 54, br. slt.) in the place of these patches are seen slit-like openings from the outside into the alimentary canal. The first of these is just back of the lower jaw and the others are parallel to it and behind it. Four of these may be counted and they become successively shorter, the last being shortest. The slits are separated from one another by means of connective tissue arches known as gill arches or branchial arches. Along the middle of each branchial arch there runs a supporting rod of cartilage, the branchial cartilage, noticed when speaking of the skeleton. There are in this stage three branchial arches and three branchial cartilages formed, no arch or cartilage being yet formed behind the last slit. In Fig. 54 the slits, arches and cartilages are represented on one side of the fish only. On the opposite side of the fish, where the heart lies, a part of the first slit is shown, the others having been omitted in order not to interfere with the view of the heart. In side views these structures are shown on one side only and since they are crowded together from behind forward, and thus overlap one another, it is difficult to make out details with regard to them. Yet in Fig. 56 three of the arches may be seen (br. a.).

At first these slits are not hidden by the gill cover or operculum as they are in the adult fish but they open directly to the outside, as they do throughout life in the sharks. In stage F the gill covers are beginning to be formed. The cover of the left side is shown in Fig. 56 at opc. It is a thin semi-circular plate of tissue which grows backward from the first or hyoidean gill arch. It thus comes to cover all the gill arches and gill slits except the first slit which finally disappears. The result is, that in looking at the side of the head of a bony fish, one sees only a single opening on each side along the edge of the gill cover, whereas in sharks one sees five openings on each side, openings which exist in the bony fish but which are hidden by the gill covers. In later stages of the embryo the water passing in through the mouth makes its way through the gill slits into the space beneath the gill cover and so to the outside, as it does in the adult fish.

Just back of the pectoral fin and below it there is shown, in Fig. 53, an ovoid, somewhat opaque mass which seems to be attached by one of its ends to the alimentary canal. This is the liver. It is not shown in Fig. 56, but appears in figures of later stages. It appears to begin as a solid outgrowth from the ventral wall of the alimentary canal back of the pharynx as shown in Fig. 51, hpr. Its precise mode of origin and growth are best followed in sections.

Back of the liver, where it appears in the figures, the alimentary canal is seen to be a nearly straight tube of almost uniform diameter. It passes beyond the yolk sac into the tail and bending downwards ends at the border of the ventral fin fold. The fin fold is notched where the anus opens. The part of the alimentary canal which lies between the bend and the external opening is the same that in the preceding stage was seen in the form of an outgrowth from the external epithelium.

The outgrowth has fused with the posterior end of the alimentary canal, so that there is a passageway by which excrement may escape. We thus

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have the alimentary canal made up of the mouth, the pharynx with the gill slits, and a portion behind the pharynx from which the liver has grown out and which later is divided into œsophagus, stomach and intestines.

The *heart* in the figures is longer and more bent than before, the broader, open end having been carried further back and further up, so that the whole heart is now somewhat V shaped. The large, apparently open end into which the blood enters is now marked off by a constriction from the rest of the heart. This, the receiving portion of the heart, is called the auricle (Figs. 58 and 62 au.). Beyond the constriction the heart tube is again enlarged and then again grows smaller, until it divides into the aortic arches. The enlarged portion is called the ventricle (v) and the smaller portion between the ventricle and the aortic arches is the truncus arteriosus. The auricle receives the blood, appearing to draw it in from the veins as a suction-pump would. It is then forced along into the blood vessels by the contraction of the ventricle. Owing to the fact that the ventricle forces the blood through all the vessels of the body it has much more work to do than the auricle and its walls are consequently much thicker. There are not yet any valves in the heart for preventing the return of the blood as it passes from one part of the heart into the next. The circulation changes considerably between stages E and F, so that it is best first to describe as it is a little while after stage E.

The diagram Fig. 61 shows an embryo of the thirteenth day. From the truncus the blood passes into two arteries, the first pair of aortic arches. The aortic arches bend up at the sides of the pharynx so as to embrace it and then run backward on the upper or dorsal side of pharynx and between it and the notochord, until they finally meet and unite. The artery formed by their union is known as the dorsal aorta. It passes back beneath the notochord into the tail, being known in the tail as the caudal artery. Near the tip of the tail, the caudal artery turns about and runs forward to the yolk sac, as in the preceding stage. The part of it in the tail is called the caudal vein (v. cd.). The caudal vein then follows along the lower, middle line of the yolk sac until it reaches the oil-globule. Over this part of its course it is called the vitelline vein. The blood from the vitelline vein enters the large space (sp.), previously noted about the oil globule, and so passes into the auricular end of the heart. Some of the blood in the caudal vein, instead of passing to the heart by way of the vitelline vein, passes forward from the caudal vein into two veins one of which lies on each side of the body above the alimentary canal. These are the posterior cardinal veins (v. crd. p. l. and v. crd. p. r.).

Two arteries, (crt.) arise, one from each of the aortic arches at the point where they turn to run backward. These two vessels, the carotid arteries, run forward to the front of the head and eye. The blood which they carry out is gathered up by two veins which form arches over the eyes and finally pass backward and downward to join the posterior cardinals. These are the anterior cardinal veins, (v. crd. a. l.) and (v. crd. a. r.). Thus there is formed a vein on the right side by the union of the right anterior and posterior cardinals and a vein on the left side by the union of the left anterior and posterior cardinals. These two are called the ducts of Cuvier, (d. Cu.). The right duct of Cuvier passes beneath the body of the embryo from right to left and joins the left duct of Cuvier. The blood from the two then enters the auricular end of the heart. In this stage it is difficult to detect any walls to the space through which the blood flows in passing from the

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ducts of Cuvier to the auricle, but the space, in a later stage, is seen to be provided with definite walls and is known as the sinus venosus.

By the time stage F is reached some changes have taken place in the circulation. A diagram of the principal vessels at this stage is shown in Fig. 62. Four aortic arches (ao to ao⁴) are now present on each side of the pharynx, instead of one. One of these lies in each of the gill arches and they are separated from one another by the gill slits. They lie at the sides of the pharynx and unite above it to form a single artery on each side, these latter then uniting to form the dorsal aorta. Most of the blood from the aortic arches then passes backward into the dorsal aorta, and so around through the caudal artery and vein into the posterior cardinal veins and vitelline veins, as in the preceding stage. Some of the blood passes forward through the carotid arteries (crt.) to the head and is returned through the anterior cardinals (crd. a. r., crd a. l.). The walls of the sinus venosus are now better marked, and it is seen to be made up by the junction of the right and left ducts of Cuvier (d. cuv. r and d. cuv. l.) with a third vein (v. hp.) which was not before present. This third vein returns the blood from the liver to the sinus venosus. The vein by which the blood is carried to the liver is difficult to make out in the living specimen, but from the fact that blood is passing from the liver there can be no doubt of the existence in this stage of a vein which carries it to the liver. The blood is now red through the presence in it of numerous red blood-corpuscles which began to appear on the thirteenth day and have since become more numerous. The advances in the circulation between stage E and stage F consist then in the formation of the aditional aortic arches, of the anterior and posterior cardinal veins, the hepatic vein, the sinus venosus and of the formation of numerous red blood corpuscles.

The *excretory organs* of the embryo are now established. They consist of two tubes, the segmental ducts. At their posterior ends they open to the exterior, apparently just behind the opening of the alimentary canal. Each tube runs forward from the external opening, at the side of the alimentary canal until it reaches the level of the pectoral fin. At this point one of the tubes is shown in Fig. 53 at prn., where it is seen lying a little way in front of the liver, above the alimentary canal and below the pectoral fin. If the embryo be turned so as to look at the tubes through the yolk from below, it may be seen in favorable cases that at its anterior end each tube turns in toward the middle line of the body and is there lost. High powers also show that at the anterior ends of the tubes their cells are provided with cilia which cause a stream of fluid to flow through the tubes. These anterior ciliated portions of the tubes form the head kidney of the embryo fish, the pronephros. It is likely that in all embryos the fluid which is seen in the tubes has been drawn into them from the body cavity by the action of the cilia in the tubes. The fluid is thus carried back and expelled at the external opening of the segmental ducts. Dissolved in the fluid are doubtless the soluble waste matters which are usually present in the urine of animals and which, in this case, have been transferred from the blood to the fluid in the body cavity, to be carried thence to the outside by the segmental ducts. Opposite the point where each tube opens into the body cavity there has been distinguished in other fish embryos a rich network of small blood vessels forming an irregular mass which projects into the body cavity. These masses are the glomeruli of the pronephros and through these the blood probably gives up some of its constituents to the fluid of the body cavity.

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The *hatching* of the fish now depends on the temperature. They are continually moving and turning about within the egg membranes and if the temperature of the water be slightly raised their movements become sufficiently vigorous to rupture the membranes. What the lowest temperature may be at which this is accomplished is not known to the writer, but at a temperature of 55° F. the fish hatch rapidly. The rupture of the membranes seems to be brought about by the attempts of the embryo to straighten the body and tail. In this way the tail is brought violently against the membranes and finally ruptures them so that it protrudes. The embryo then often swims about with the head still enveloped in the egg membranes, but usually it manages to free itself entirely from the egg membranes by a few vigorous movements of the body and tail. It swims with an undulating movement of the body and tail and this serves to carry it toward the top of the water. It then usually becomes quiet while it sinks slowly to the bottom again. If not disturbed it may rest quietly on the bottom for a long time. If disturbed it recommences the undulating movements which carry it to the surface, from whence it again sinks to the bottom.

Embryos kept in a dish through which water was running slowly often lay so close together as to entirely cover the bottom of the dish. Any disturbance in the water then caused them to swarm up instantly and fill the water with wriggling fish. If the dish which contains them be placed between the observer and the sunlight the water appears filled with little tongues of flame, an effect due to the refraction of the light as it passes through the tails of the embryo fish. Owing to the lightness of the oil globule it, together with the yolk, is always turned uppermost during these early movements, so that the embryo swims on its back and it is only when the pectoral fins have become sufficiently developed to be of use that the fish is able to keep its back uppermost. As has been stated, the age of the fish at the time of hatching varies greatly, as also does its structure. If the fish hatch at twenty-five days, they are likely to be in the condition which we have described as stage F. But hatching may be delayed until about the thirtieth day and in that case the fish is in the more advanced condition shown in Fig. 63. It is probable that the hatching may be delayed indefinitely beyond thirty days, though how long is not known.

The oldest embryo that the writer has observed is shown in Fig. 64. It was drawn on the forty-fifth day after impregnating the egg and therefore twenty days after hatching. The embryo has now approached closely to the adult condition with regard to most of its organs, and it may be taken as the type of a stage which may be described as

STAGE G.

The great increase in size is apparent from a comparison of Figs. 63 and 64, which are drawn to the same scale and to which the scale may be applied in measurement. The yolk and oil globule have now disappeared, so that the protrusion which the yolk sac caused on the ventral surface is absent. In Fig. 63 (31 days), a considerable portion of both yolk and oil globule is seen to be still present. But by the 38th day the yolk is entirely gone and on the 44th the oil globule also has disappeared. Both the upper and lower jaws have now extended forward so that the snout has lost its bluntness, and appears sharp, as in the adult. The pectoral fin is much larger and contains supporting rays similar to those in the median

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fin-folds, It has long since begun to be moved with a very rapid, fluttering movement. The dorsal portion of the median fin-fold is now more elevated in the middle of its length.

The pigment cells have increased greatly in number and are found along the borders of both jaws, on the top of the head and over the sides of the body. There are also a few of them in the caudal fin. As a result of this, the embryo has lost some of its transparency and appears gray to the naked eye.

The *notochord* appears in the figures only at its posterior end, where its structure is seen to be the same as in the preceding stage. Its anterior portion does not appear in the figures on account of the greatly increased thickness and opacity of the embryo. The branchial cartilages, the hyoid cartilage and the cartilages of the lower jaw (Meckel's cartilage) are present, as in the preceding stage. In addition to these a cartilaginous rod has made its appearance in the upper jaw and a second in the region of the pectoral fin. The first of these is shown at p. q. in Fig. 63, and the second is shown at a. pct. in Figs. 63 and 64. The second is the rudiment of the pectoral arch which supports the pectoral fin and gives attachment to the muscles which move it. Each of the cartilages of the pectoral arch is a vertical rod which lies at the base of the pectoral fin, just back of the gill arches.

The *lateral body-muscles* have not undergone any considerable change. Muscles are now found attached to the pectoral fin and others to the gill arches, to the hyoid arches and to the lower jaw. These have been omitted from the figure in order not to render it too complicated. The embryo now moves by darting rapidly here and there. Its earlier movements were bendings of the entire body from its head to the tip of its tail and resembled the movements of a tadpole. This resemblance is so great that a person unaccustomed to the embryo fish speaks of them at once as tadpoles and is only convinced of his error when he has seen them under the microscope. In the embryo of stage G, locomotion is accomplished, for the most part, by the movement of the tail alone, and is the same as that of the adult fish. Owing to the disapperance of the oil-globule and to the use which the embryo now makes of its pectoral fins, it is able to mantain a position with the back uppermost. This it does as soon as the pectoral fins can be used and before the oil-globule has disappeared. This, in the embryos observed, was on the twenty-eigth day. On the same day there are seen movements of the lower jaw, gasping movements, as though the embryo were begininng to breathe by drawing water in through the mouth. These movements soon become the regular swallowing movements by which the breathing of the adult fish is accomplished.

In the *nervous system* the most noticeable change is the increase in the size of the cerebrum. A comparison of Figs. 56, 63 and 64 cbr., shows this increase.

In the *eye* the intensely black color of the preceding stage has given place to a metallic coloring of the exposed surface. Silver, gold and copper colors are seen as though the surface of the eye had been sprinkled with bright, intermingled flakes of these metals. These metallic colors are on the outside of the black pigment of the preceding stage and are due to a coat that has been since added to the eye. This coat is known as the argentea. It covers the retina on its outer surface so that it prevents one's seeing the black pigment except at the pupil. Here one is able to look

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through the lens, vitreous humour and sensory portion of the retina, at the black pigment layer.

In the *ear* the semi-circular canals have been better defined and the otoliths have increased greatly in size. The posterior has grown larger than the anterior, so that while the posterior has about six times the diameter that it had in the preceding stage, the anterior has not more than twice its former diameter.

In the *olfactory pit* a further increase is noticed in the size of its cavity, with a consequent greater exposure of surface to the water.

In the *alimentary canal* there are numerous changes. The growth forward of the upper jaw has greatly extended the roof of the mouth and increased the size of its cavity. The lower jaw and floor of the mouth have also extended forward. In Fig. 63, the lower jaw does not yet extend forward quite so far as the upper, but in Fig. 64, the lower jaw has passed beyond the upper and the appearance is that of the adult fish. In both jaws teeth have appeared. The points appear first and lie embedded in the jaw as shown in Fig 63. Each causes the tissue above it to project as a conical elevation, but the point of the tooth is not yet exposed at the top of the elevation and the base of the tooth is not yet in contact with the jaw bone. By the time stage G. is reached the teeth (Fig. 64, th.) are much more numerous and the front ones have grown much larger. They are conical and curved so that the tip of each tooth points toward the throat. The base of each tooth is now in contact with the jaw bone and is probably united to it, while the crown of the tooth projects a little way beyond the jaw. The back teeth are still in the condition shown in Fig. 63. The tongue has made its appearance as a rounded elevation on the floor of the mouth and by stage G., has increased to a considerable size (Figs. 63 and 64, tn.).

In the pharyngeal region the gill slits are now entirely covered by the operculum, which has gradually extended itself backward (Fig. 63, opc.). Four branchial arches are seen on each side in side views, and each is seen to be supported by its branchial cartilage. In Fig. 64, the hinder-most arch is not shown, being covered by the one in front of it.

From the arches finger-like processes have grown out. These are shown beginning in Fig. 63, gl. f., where they appear as blunt rounded prominences. In Fig. 64 they are seen to have become very much longer and those on the posterior arch are beginning to be branched. These are the gill filaments. Just back of the eye there is seen projecting backward into the pharyngeal cavity (at Fig. 63, h. gl. f.) a lobed body. In Fig. 64, this is seen to have become much larger and each of its two prongs is provided with lateral branches. These are the gills produced in connection with the first or hyoidean gill slit, the slit which was formed between the lower jaw and the hyoid arch and which has itself, at this stage, disappeared. All the gill filaments are richly supplied with small blood vessels, the arrangement of which we shall see in considering the vascular system. The blood in the filament is thus brought very close to the water which is passing in at the mouth and out through the gill slits in the act of breathing. This permits an exchange of gases between the water and the blood, the blood giving up to the water its carbonic-acid gas, and taking from the water its oxygen. In other words the gill filaments, which, taken together, we call the gills, are now the organs of respiration.

The *liver* is much larger than in the preceding stage, and its division into lobules is more evident. With a high power it is easy to observe the

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blood circulating through the liver. It passes by way of numerous small vessels which everywhere divide and unite with another, so that the liver looks as full of them as a sponge is full of holes. In Fig. 64 the blood spaces (bld.) are the darker areas shown on the surface of the liver.

Back of the liver the cavity of the alimentary canal is greatly enlarged. This is shown in Fig. 63 st. where the inner surface is also seen to be thrown up into folds (fld.). This enlarged portion of the canal is the stomach. In the stage shown in Fig. 63, the canal again becomes smaller behind the stomach to form the intestine (ins.), which is marked on the inner surface by regular ring-like folds. In the stage shown in Fig. 64, the absorption of the oil-globule and yolk has given room into which the stomach and intestine have extended, so that the cavities of both are much larger. Stomach and intestine are now separated by a constriction (Fig. 64, pyl.) and the folds of the intestinal wall are not so regular as in the stage shown in Fig. 63. At the posterior end the intestine bends downward to open as before at a notch in the ventral fin fold. Across this, the anal opening, is seen a band of muscle fibres, forming the sphincter muscle by which the opening is kept closed (Fig. 64, mu.). The portion of the alimentary canal between the pharynx and stomach is not readily seen at any stage, but it may be made out in Fig. 63, at oes. It is, the œsophagus. Peristaltic movements of the intestine may be seen in this stage and are present as early as the twenty-seventh day. They consist of waves of contraction, beginning at the anterior end of the intestine and travelling backward, so as to drive ahead of them, toward the anus, the contents of the intestine.

In Fig. 63, at a. bl. there is seen just above the alimentary canal and underneath the pectoral fin a small ovoid vesicle with thick walls. This is the air bladder, or swim bladder, which has doubtless been formed as in other fish as a hollow outgrowth from the alimentary canal. In Fig. 64, it is seen to be much larger and to have thinner walls. It is also covered along its dorsal surface by intensely black pigment cells, which send branching processes downward onto its sides. The alimentary canal is thus brought nearly into its adult condition, being with its appendages, made up of the following parts: the mouth with teeth and tongue, the pharynx with the gills, the æsophagus, the stomach, the intestine, the liver and the air-bladder.

When the fish are first hatched they do not take food, as the teeth are not then well developed, nor are the jaws large or strong enough. Besides, the fish does not yet need the food, being able to draw abundant nourishment from the yolk and oil globule. On the thirty-eighth day in the fish studied, the yolk had disappeared and the fish were darting rapidly about as if in search of food. As this had not yet been provided for them they began eating one another. Fish do not chew their food, their teeth serving only to catch and hold it while it is being swallowed. The food is therefore swallowed whole unless it can be torn into pieces by shaking it violently by sidewise movements of the head. When the embryo fish feed upon one another, the fish that is eaten is swallowed tail foremost, so that only the head is left projecting from the mouth of the swallower. A fish swimming about with the head of another protruding from its mouth then seems to have two heads. In most cases the head of the fish that is swallowed is gradually freed from the body by the action of the teeth and by the shaking of the head of the other fish. The remainder of the swallowed fish seems to be then gradually forced down the throat into the stomach,

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where it is digested. If the young fish are provided with other food, their cannibal tendencies are temporarily checked. To obtain such food it is only necessary to strain some of the water from a stagnant pool. Abundance of small fresh-water crustacea, daphnia and cyclops predominating, are thus obtained and these are eagerly eaten by the fish. If they cannot be had the fish will eat liver that has been chopped fine and strained, but they will not eat the liver if they can get living food. It is interesting to watch one of the little fellows as the bits of liver sink through the water. With tail bent ready to dart upon the morsel, and with snout close to it, he poises himself and follows it as it falls. If he concludes to take it, the tail is suddenly straightened, the mouth opened, there is a flash as he moves forward and the morsel is gone.

It is likely that under natural conditions the fish feeds entirely on living animals and that in poising himself before the bit of liver, he is waiting for some movement to tell him whether or not the morsel is living and should be seized. Just what living animal is the food of the embryo of the wall-eyed pike is not known. That it could live indefinitely, on small crustacea, as many other fish embryos do, there is no doubt; but that it does so has not been shown. It seems likely to the writer that the fry of the yellow perch may perish in large numbers as food for the wall-eyed pike fry. The perch eggs are laid a trifle later than those of the pike and probably hatch as soon or sooner and the young perch might offer a tempting bait to the somewhat older pike, should they chance to meet.

The *heart* has been more sharply divided into auricle, ventricle and truncus arteriosus. This is shown in Fig. 64, and in Fig. 59. The opening between the auricle and ventricle is now provided with a pair of valves, (vlv.) which serve to prevent blood that has once reached the ventricle from returning again into the auricle. Similar valves are seen between the ventricle and the truncus and the workings of both sets of valves may be readily studied under a high power of the microscope. Each acts as a swinging door which has been arranged so that it swings but one way. If the door is marked "push" you may get through it by pushing, but once through, push as you may, you can not get back again. You must then pull, as an examination of the label on the door will tell you. So it is with the valves in the heart, the blood pushes against them from one side and they yield readily, allowing the blood to pass them. But once past them the blood can not return, for the harder it pushes the more tightly the valves are closed.

The *sinus venosus* whose connection with the heart was, in the preceding stage difficult to observe, may now be seen to be continuous with the auricular end of the heart. It is a large sac with thinner walls than those of the auricle and into it is poured the blood from the ducts of Cuvier and from the hepatic vein or veins which bring the blood from the liver. Thus the blood from the whole body passes into the sinus venosus, and so into the auricle. The relation of the parts of the heart to one another has now changed. In the preceding stage the ventricle lay anterior to or in front of the auricle and the point where auricle and ventricle joined lay toward the left side of the body and not in the middle line. Now the point of union has been carried downward, and from left to right, until it lies in the middle line. The result is that the plane in which the heart lies, which was before horizontal, is now, in the natural position of the embryo, nearly vertical. At the same time the ventricle is carried farther backward, so as

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to lie, not in front of the auricle as in Fig. 56, but more nearly beneath the auricle and sinus venosus, as in Figs. 63 and 64. Both these changes are brought about by the reduction in size and final absorption of the yolk and oil globule. In the earlier stage the presence of these large bodies crowds the heart to the left and upward. But as they gradually disappear the apex travels downward, inward and backward to the position shown in Fig. 64. The movement downward towards the middle line is doubtless due to the weight of the heart, which merely falls into position when there is room for it. The backward movement of the apex is due to the contraction of the ventral body wall, as it follows up the diminishing yolk. Being thus forced upward the ventricle travels backward rather than forward and since there is more room for it behind, it thus comes to lie beneath the auricle.

The vitelline vein is obliterated, so that, as an examination of the diagram Fig. 62 shows, all the blood from the caudal vein must now pass forward through the posterior cardinal veins. But all the blood from the caudal vein does not pass directly into the posterior cardinals. Some of it passes a little way along the vitelline vein and then upward to the posterior cardinals through small vessels which have been formed, and which connect the posterior part of the vitelline vein and the posterior cardinals. There are usually four of them on each side. The vitelline vein begins to disappear near its posterior end on the twenty-seventh day, at a time when the yolk has been so much reduced that what is left of it is probably absorbed through the blood vessels of the alimentary canal and liver, which at this time are growing rapidly. The vitelline vein thus persists only so long as it is of use in the yolk absorption, and along the line where the vein ran there is developed a black band of pigment. The circulation through the liver is readily made out and is remarkable for the close interweaving of the tissue of the liver with the blood vessels, the two forming two systems of meshes which interlace with one another, so that each fills the spaces between the meshes of the other.

The number of *aortic arches* has increased to five and there may be a sixth, as it is difficult to count them. The blood passing through the arches does not make its way directly to the dorsal aorta. In each of the gill filaments there is a capillary blood vessel forming, a loop which, starting at the base of the filament, runs to its tip and thence returns to the starting point. Each of these capillary loops is connected at one of its ends with the aortic arch coming from the heart. These arches do not now communicate with the dorsal aorta but each sends all its blood into the capillary loops. The blood having traversed the loops and reached their opposite ends is taken up into another vessel which runs parallel to the aortic arch and is known as a branchial vein. The part of the arch connected with the heart may now be spoken of as a branchial artery. Each gill arch thus contains two parallel blood vessels by one of which (Fig. 62, a. br.) the blood enters the arch and by the other of which (v. br.) it leaves the arch and the blood passes from one to the other of these vessels by way of the loops tin the branchial filaments. By this arrangement the blood exposes a much larger surface to the surrounding water and respiration, that is the interchange of gases between blood and water, is more perfect. Many smaller vessels both veins and arteries have now been formed, but these are all offshoots of the main trunks already described. They are difficult to follow with certainty and, leaving them aside, the

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circulation has assumed so nearly the adult condition that it does not require further description.

In the *excretory system* it may be seen that the segmental ducts have united to form a common tube which has an opening just posterior to the anal opening and is apparently surrounded by the same sphincter muscle that surrounds the anal end of the alimentary canal. This common tube has a spindle shaped dilation (u. bld.) just back of the vertical portion of the intestine. It is the urinary bladder which serves to store up the urinary secretion until it is expelled. In front of the urinary bladder the two segmental ducts are difficult to trace and the excretory system is not again seen until one reaches the region opposite the base of the pectoral fin. Here there is seen a mass of dark colored coiled tubules (Fig. 64, prn.) the tubules of the head kidney or pronephros. In these the cilia may be seen moving but not much more is to be made out about them in the living embryo.

The seven stages that have been described may, for convenience of reference, be summed up as follows:

Stage A: Stage of the triangular, two-layered embryonic area, before the appearance of the embryo.

Stage B: Stage of the trumpet shaped embryo, marked along the middle dorsal line by a groove, the neural groove.
The caudal plate is not yet formed.

Stage C: The embryo projects as a ridge. The medullory groove is obliterated.
Solid optic and auditory vesicles are present.
There is no differentiation in the brain.
There are four to six mesoblastic somites.
The caudal plate is formed from the rim of the blastoderm.

Stage D: The embryo surrounds two-thirds the yolk and its tail forms a blunt projection.
The brain is divided into forebrain, midbrain and hindbrain.
The auditory and optic vesicles are hollow and the olfactory pit is formed.
The lens has begun to form.
There are about twenty-five mesoblastic somites.
The alimentary canal is forming.
Amoeboid cells are accumulating in the place where the heart is to form.

Stage E. The tail is elongated and flattened.
Pigment cells are present on the yolk sac.
All parts of the adult brain are established and the neuromeres have disappeared.
The lens is separated from the epiblast.
The otoliths are formed.
There are about forty-five mesoblastic somites.
A horn-shaped heart is present and beating. It draws a colorless fluid from the space which lies beneath the head, in front of the oil globule.

Stage F: The yolk is reduced to one-half its former bulk.
The lower jaw is established but does not reach the end of the snout.
The pectoral fin is established but does not move.
The caudal fin is marked out.

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The eye is black and the choroid slit is closed.
The semi-circular canals are established.
The gill slits and gill arches are established and the operculum is begun.
The mouth and anus are formed.
The liver is established.
The heart is divided into auricle, ventricle and truncus arterosus.

Stage G: The adult form is assumed and there is pigment over the whole body.
The yolk and the oil globule are absorbed.
The cerebrum is much larger.
The argentea is formed in the eye.
The posterior otolith is much larger than the anterior.
The pectoral fin is moved vigorously.
Teeth and tongue are formed and the embryo feeds.
Stomach and intestine are separated by a constriction.
Peristaltic movements take place in the intestine.
The air bladder is established.
All parts of the heart are present and the valves are established.
The vitelline vein is obliterated.
Gill filaments are formed and the blood is circulating through them.

PART IV.

Study of sections of stages A to E to show the history of the germ layers.

In order to gain a knowledge of the fundamental processes that result in the building up of the body of the adult fish, we must study thin sections through some of the earlier stages.

STAGE A.

A section passing lengthwise through the embryonic area of this stage is shown in Fig. 29, Pl. IV, and a small part of the embryonic area from the same section is shown more highly magnified at 29*. The embryonic area lies close against the yolk from which it is separated by the parablast only. It is made up of two layers of cells, the external epiblast, (epb.) and the primary or primitive hypoblast (h. p.). The epiblast is made of an external layer of much flattened cells, the covering layer, and a deeper layer of regular cells, the lower or sensory layer of the epiblast.

STAGE C.

A transverse section through the middle part of an embryo of this stage is shown in Fig. 65, Pl. X. The section passes in the direction of the line marked Fig. 65, in Fig. 34, Pl. V. The epiblast is thicker than in the preceding stage and is thickest in the middle, where it forms a keel-like ridge directed toward the yolk. The ridge causes a groove on the surface of the yolk. The epiblast consists, as before, of the covering layer and of the lower layer or sensory layer of cells. It is evident that the increase in thickness is due to an increase in the number of cells in the sensory layer. In the section the nuclei of some of these cells are seen in the act of dividing, and the division of

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the cells follows that of their nuclei. The parablast (prb.) lies beneath the embryo, covering the yolk and shows three of its characteristic, enormous nuclei. The cells of the primary hypoblast have arranged themselves so as to form three distinct structures. Those cells which lie next the parablast have become somewhat flattened out, and are united to one another by their edges so as to form a tolerably well defined layer, which, to distinguish it from the primary hypoblast is known as the secondary hypoblast (h. se.) or simply as the hypoblast. Between the secondary hypoblast and the keel-like projection of the epiblast in the middle line the cells are grouped to form the notochord (ch.) the limits of which are not yet very sharply defined. Occupying the spaces at the sides of the keel, between the secondary hypoblast and the epiblast are two masses of cells, one on either side. These, together, make up the mesoblast.

For the reader who is not familiar with the interpretation of sections the relations of these parts will be more intelligible from an examination of the perspective diagram shown in Fig. 75. Cell structure is not represented in any of the parts of the diagram. It includes about one quarter of the egg and the cut surface of the yolk is dotted. The yolk is seen to be marked along its upper surface by a shallow groove into which the embryo fits. The yolk is further covered closely by the parablast (prb.), the cut surface of which is represented as darker than the cut surface of the underlying yolk. On the outside is seen the epiblast (epb.), with the keel-like thickening along its middle. This keel runs the entire length of the embryonic area and causes the groove on the surface of the yolk.

Next the parablast is seen the secondary hypoblast (h. se.), in the form of a thin sheet of tissue, like a piece of paper or cloth. It runs out only a little way at the side of the keel and conforms closely to the underlying parablast. In the middle line, between the epiblastic keel and the hypoblast, is seen the end of the notochord (ch.). It is represented here as a cylinder, the form which it assumes very shortly after stage C. It runs nearly the whole length of the embryo, its anterior end lying only a little way back of the anterior end of the embryo and its posterior end passing insensibly into the tissues of the tail.

At the sides of the epiblastic keel are the solid masses of mesoblast cells which reach to the ends of the notochord.

We thus have the embryo beginning as two layers of cells, epiblast and primary hypoblast. The epiblast has formed a keel-like thickening along the middle line, while the primary hypoblast has divided into secondary hypoblast, mesoblast and notochord. The epiblast, mesoblast and hypoblast are known as the three germ layers. They lie one outside the other like three continuous sheets of paper, only one of them, the mesoblast, being interrupted along the middle line by the presence of the epiblastic keel and the notochord. The young fish is formed entirely by the metamorphosis of these three sheets of tissue. It is one of the most fundamental, and most far reaching facts in embyology, that each of the germ layers gives rise to certain organs of the adult fish and always to the same organs. This is a fact of the widest application, holding, not for the fish merely, but for all many-celled animals. It is made use of by histologists in classifying the tissues of all animals and is a guiding principle in the study of the changes which are produced in tissues as the result of disease.

The following table shows what organs of the adult fish are derived from each of the germ layers.

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1. *From the epiblast is derived:*
   a. The epidermis which is the external covering of the body.
   b. The entire central nervous system (comprising the brain and spinal cord) and probably the entire peripheral nervous system (comprising all the nerves of the body).
   c. The essential parts of all the sense organs, that is of the ear. olfactory organ, organs of taste and organs of the lateral line.
   d. The cells lining the posterior end of the alimentary canal and the outer ends of the gill slits.

2. *From the hypoblast is derived:*
   a. The cells which line the alimentary canal, forming the epithelium of its mucous layer (except its posterior end and the outer ends of the gill slits).
   b. The essential parts of the appendages of the alimentary canal the liver, the air bladder and the pyloric coeca.

3. *From the mesoblast is derived:*
   a. All parts of the skeleton.
   b. The muscles.
   c. The heart and blood vessels and probably the blood.

The notochord is the center about which the vertebral column or back bone is formed. Investigations do not agree as to what becomes of the parablast. This point will be referred to later.

An examination of sections of later stages shows in what way each of the germ layers give rise to the organs derived from it.

STAGE D.

Fig. 66 represents a section through the middle of the optic vesicles of an embryo of the stage shown in Fig. 41, Pl. V. The section is in the direction of the line marked Fig. 66, in Fig. 41, and is somewhat oblique, passing through the right optic vesicle a little further back than it passes through the left. Over the upper surface in the section is seen the epiblast (epb.) with its two layers of cells. Over the lower surface is shown the parablast which is represented as darker than the yolk below it. In the middle line underneath the external epiblast is seen an oval aggregation of cells (twb.) in the center of which is a slit-like space occupying the long axis of the oval. This structure lies in the position occupied in the preceding stage by the epiblastic keel. Sections of intermediate stages show that it is in fact this keel, which has increased in size, separated itself from the external epiblast and acquired a central cavity. The tube thus formed is the rudiment of the central nervous system and the section passes through that part of it which we have called the forebrain. At the sides of the forebrain are seen the sections of the optic cups, but the connection of these with the forebrain lies in front of the plane of section and is not shown. The great thickening of the lateral wall of the cup (rtn.), is shown and the thinness of the medial wall (rtn. p.). The pushing in of the lateral wall against the medial is also seen and the position of the slit-like cavity of the original vesicle is indicated by a heavy line between the two walls. Over the cup on the left side of the figure the external epiblast is seen to be thickened and depressed to form the lens rudiment. On the

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right the section passes a little behind the middle of the lens rudiment. Above the parablast and separating it from the forebrain and optic vesicle is seen a layer of cells. This is probably the hypoblast layer. It may also contain some mesoblast cells, but it is not certain that the mesoblast extends so far forward in this stage.

Fig. 67, represents a section through an embryo of the age shown in Fig. 38, and along the line marked Fig. 67, in that figure.

The external epiblast and the parablast appear as before, but as the section is a little further back the parablast is thicker. The neural tube, the rudiment of the nervous system, appears under the middle line as in the preceding section. In this case it is the hindbrain. Connected with the neural tube, where it touches the external epiblast, are two masses of cells, (nrv.) one on each side. These are the rudiments of nerves which are growing out from the hindbrain to connect it with adjoining parts.

Underneath the neural tube is the section of the notochord (ch.), in which the large nuclei are prominent. It is much more rounded and much better defined than in the stage of which Fig. 65 is a section.

Underneath the notochord is seen the hypoblast, which now has an appearance as though its edges had been folded under. It is seen to pass across the middle line underneath the notochord and neural tube and then upward and outward at the sides. Before reaching the epiblast it turns back and the parts thus turning back pass toward the middle line again but end before reaching it. There is thus only a single layer of hypoblast under the notochord while at the side of it there are two layers separated by a considerable space. This space is the cavity of the alimentary canal and at this place it is the pharynx. At the sides of the pharynx are seen some loosely packed mesoderm cells and below the alimentary canal is seen on each side a mass of mesoblast cells (pc.) in which there has appeared a space, the space is the cavity which in later stages surrounds the heart and is called the pericardial cavity.

Figs. 68 and 69 represent sections through the region of the mesoblastic somites. The direction of the section shown in Fig. 69, is indicated by the line marked Fig. 69 in Fig. 40. Fig. 68, is taken from the same portion in a slightly younger embryo. In both Figures the epiblast is seen composed of two layers. The neural tube in both is seen to be less separated from the external epiblast than it is in the sections taken farther forward. It is also seen to have a cavity in Fig. 69, but to be still solid in Fig. 68. We thus learn that the separation of the nervous system from the external epiblast begins in front and travels backward, and that the formation of the central cavity of the nervous system begins in front and travels backward. The notochord is in the same condition as in the preceding stage. The mesoblast is shown in both sections occupying all the space at the sides of the neural tube and notochord. But on each side it is now divided into two parts. Next to the neural tube on each side is seen a somewhat rectangular mass of closely packed cells. This is a section of one of the mesoblastic somites. Outside of the mesoblastic somite on each side is a more flattened mass of cells which is already divided into two layers by a slit-like cavity, represented by a black line in the figures. These flattened masses of mesoblast, at the sides of the mesoblastic somites, are called the lateral plates. The cavity which each encloses is a part of the *body cavity* of the adult fish. By this cavity each of the lateral plates is divided into two layers of cells. One lies toward the epiblast and is known as the somatic layer of mesoblast

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(som.), while the other lies toward the hypoblast and periblast and is called the splanchnic layer of the mesoblast (spl.), the two layers are also sometimes called somatopleure and splanchnopleure.

On the lower surface of both sections is seen the parablast, which is a little thicker than it is farther forward and, above this and in contact with it, is the hypoblast. In Fig. 68, the hypoblast has not yet been folded under to make the alimentary canal. But in Fig. 69, which is from a slightly older embryo, the hypoblast is seen to be folded up toward the notochord in the middle line. The part thus folded up forms three sides of a tube which when complete, is the alimentary canal. Thus the folding of the hypoblast to form the alimentary canal takes place in front by the turning under of its edges, behind by a folding up of its middle. The result in both places is to enclose a tube.

Fig. 70, represents a section through the caudal plate of an embryo of the stage shown in Fig. 38. A corresponding section through the embryo shown in Fig. 40, would lie in the position of the line marked Fig. 70, and differs but little from the section figured. The epiblast is here somewhat thicker than farther forward and the neural tube is not yet separated from it. The nervous system is at this point in much the same condition that it exhibited throughout its length in the preceding stage. The notochord is not seen, since the section passes through a region where the notochord cells are not to be distinguished from the other cells of the tail. At the sides of the nervous mass are the masses of mesoblast cells (mes.), not divided into protovertebrae and lateral plates and showing no trace of a body cavity. Underneath lies the parablast which is still more thickened than in the preceding stage, particularly at the sides. In the middle line between the parablast and the nervous mass is the hypoblast; its cells are here columnar and the layer appears to be folded under at its edges so as to form three sides of a tube very much as in the preceding sections. The cavity thus enclosed (k. v.) is bounded below by the parablast and is the posterior end of the cavity of the alimentary canal. In some bony fishes this cavity presents certain peculiarities and is usually described under the name of *Kupffer's vesicle.*

Most of the facts shown in Figs. 66 and 70 are shown again in the perspective diagram, Fig. 76, which like Fig. 75, shows about one quarter of the yolk with those parts of the embryo that lie upon it. In this case the posterior one-third of the embryo is represented. The yolk, covered by the parablast and marked by the groove, is shown as before. The epiblast (epb.), is represented as cut away over a part of one side in order to expose the underlying structures. The nervous system (sp. c.) is seen to form a tube with a small central cavity and very thick walls. This tube is now entirely separated from the external epiblast. It runs the entire length of the embryo. Underneath this nervous tube is seen the cylindrical notochord (ch.) as in the preceding stage. Underneath the notochord is seen the hypoblast (h. se.), which is being folded up toward the notochord in the middle line to form the alimentary canal.

Occupying the remaining space between epiblast, nervous tube and hypoblast and parablast on each side is the mesoblast, which is divided into mesoblastic somites (of which three are shown) and lateral plates. The mesoblastic somites (ms.so.) are seen to be rectangular blocks which lie in a row at the side of the neural tube. They are sharply separated from one another and from surrounding structures by well marked clefts. Lying under the somites but extending further outward are the lateral

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plates of mesoblast. Each of them contains a part of the body cavity (coel.), and each is therefore a sac. The somatic wall of the sac is in contact with the epiblast and protovertebrae; its splanchnic wall is in contact with the hypoblast and parablast. The two body cavity sacs extend as far as the anterior and posterior ends of the notochord. They are continuous sacs with continuous walls, not being broken into parts as is the mesoblast that forms the mesoblastic somites.

STAGE E.

Fig. 71 represents a section through the optic vesicle of an embryo of this stage (ten days). It is in the direction of the line marked Fig. 71, in Fig. 47. The section is somewhat oblique, passing through the middle of the optic cup on the right but behind its middle on the left. The epiblast is rather thinner than in the preceding stages, but is otherwise unchanged. The neural tube is at this point the midbrain. Its cavity is broadened and its roof is thin in the middle line.

Underneath the midbrain is seen the section of a second body (inf.), which has a central cavity and looks much like the neural tube. It is the infundibulum, cut across back of its connection with the 'tweenbrain. At the side are seen the optic cups. The one on the right is a deep cup in the mouth of which lies the lens. The difference in thickness between the retinal and retinal pigment walls of the cup is more pronounced than in the preceding stage. The lens is separated from the external epiblast and is nearly globular. Its central cells are already elongating to form the characteristic fibres of the adult lens. Between the lens and the retinal wall of the cup there is now a considerable space, but none of the cells shown in this space in Fig. 46 are to be seen in the section.

Underneath the optic vesicle and infundibulum is seen the hypoblast which has here the appearance of having been folded under at the edge, the same appearance that in stage D was obtained farther back and shown in Fig. 67. The very much flattened space which is thus enclosed is the cavity of the mouth mth. in the figure. Filling the space between the optic cup infundibulum and mouth are some scattered irregular cells. These cells have probably come from the lateral plates of the mesoblast further back. Cells which thus become detached from the mesoblast and travel to different parts of the body are called mesenchyme cells (msch.). On each side of the infundibulum some of the mesenchyme cells have arranged themselves so as to enclose a space. This is a part of the cavity of the carotid artery of which the mesenchyme cells thus form the wall. Beneath the œsophogus is seen a large space (pc.) with walls composed of much flattened cells. It is the pericardial cavity whose cavities, two in the preceding stage, have enlarged greatly and united with each other.

Fig. 72 represents a section through the reigon of the auditory vesicles. It is taken from an embryo of the age shown in Fig. 46 and a little younger than that shown in Fig. 47. It passes along the line marked Fig. 72, in Figs. 46 and 47. The epiblast is unchanged. The neural tube is here the medulla oblongata and is remarkable for the thinness of its roof. In the preparation of the section the roof has been pressed down so as to make the cavity of the medulla appear much smaller than it is in the natural state. The normal dimensions may be seen in Fig. 47, vn^4. At the sides of the medulla are seen the auditory vesicles (au. v.) They are sacs with

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walls made of a single layer of columnar cells. In an earlier stage they are solid thickenings of the sensory layer of the epiblast. They have now separated from the epiblast and acquired a central cavity. Their history is thus similar to that of the neural tube. The notochord appears below the medulla.

Below this is seen the hypoblast. A comparison with Fig. 67 which passes through about the same region in stage D shows that this hypoblastic pharyngeal tube, which in that stage was incomplete and open below, is now closed, so that there are two layers of hypoblast under the notochord, in the middle line as well as at the sides. At its sides the pharyngeal tube is seen to reach upward toward the external epiblast at (g. ss. h.) These protrusions of the pharyngal wall are also shown in Fig. 67 of the preceding stage. Sections a little in front of that shown in Fig. 72, or a little behind it, show that these protrusions do not run the whole length of the pharynx. They are seen in a few sections and are not found in those that precede and follow these few. This indicates that there are several such protrusions instead of a single one and that each of them is in fact a pocket-like out-pushing of the hypoblast. These pockets are the inner ends of the gill slits shown at the sides of the neck at a later stage, in Fig. 54. Opposite each of these hypoblastic pockets is seen a pocket like in-growth of the sensory layer of the epiblast (g. s. epb.). The covering layer does not follow the sensory layer in this invagination, but stretches across the mouth of the pocket and closes it. The epiblastic pocket is the outer end of a gill slit. The bottoms of the two pockets are in contact and it is only necessary that these bottoms should disappear in order to transform each pair of pockets into a tube leading from the pharynx to the exterior. By the rupture of the very thin covering layer, water might then pass from the pharynx to the outside. It is in this way that the gill slits are ultimately formed. A few mesenchyme cells are seen in the section, filling in the space between the structures mentioned, but the blood vessels have not been represented. Underneath upon the yolk is the parablast (prb.), with its nuclei.

Fig. 73 Shows a section a little further back than the preceding and along the line marked Fig. 73 in Fig. 47. The epiblast is unchanged. In the middle dorsal line it is extended upward to form a wedge-shaped ridge (f.f.d.) which is the beginning of the median dorsal fin-fold. On the left side the sensory layer is seen to be thickened in one place (l. li.) and bent inward so as to form a shallow pit, the mouth of which is closed by the covering layer of epiblast. This pit-like depression resembles closely the olfactory pit shown in some of the figures of the living embryo. It is one of a line of similar pits. This line extends along the middle of the side of the body and is very noticeable in the adult fish, where it is marked by a row of scales that are peculiar in form and coloring. Each of the pits is the rudiment of one of the organs of the lateral line, sense organs that are believed to take note of mechanical disturbances in the water.

The neural tube is here the spinal cord with its small central canal. At the sides of it are seen the mesoblastic somites, as in the preceding stage and beneath it is the notochord. The notochord now contains numerous fluid-filled spaces so that the cell material which appeared uninterrupted in the previous stage is reduced to mere strands which stretch from side to side of the notochord uniting with one another and so separating the spaces. These spaces, at first spherical, have become angular from mutual pressure and give the notochord the peculiar appearance seen in the living

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embryo. Beneath the notochord is the section of the dorsal aorta and beneath this the section of the alimentary canal, at this point the intestine (ins.). Beneath the intestine and closely connected to it are seen the cross sections of three somewhat smaller tubes (hpr.) which bear a close resemblance to the intestine itself. These three tubes may be traced in successive sections until they are found opening into the intestine. In some sections they are more numerous than in this one and may be traced into one another. This shows that the tubular outgrowths are branched. This system of tubes is the beginning of the liver which is thus, at this stage, a branching hollow outgrowth from the intestine. Underneath each mesoblastic somite is the section of a tube (w. d.) which has the general appearance of the liver tubes. These tubes are the segmental ducts or Wolffian ducts which have been formed since the preceding stage, probably by constriction from the wall of the body cavity. Outside the segmental ducts and extending far outward are seen the body cavities. The layers of cells that bound them, the somatapleure and splanchnopleure, are more flattened than in the preceding stage and the cavity is larger. A few mesenchyme cells are shown in the section and the parablast is shown as before covering the yolk.

Fig. 74, is from a section made a little way in front of the anus, along the line marked Fig. 74, in Fig. 47. The epiblast is unchanged. The dorsal portion of the median fin-fold is seen above, and below in the middle line, is a similar projection, the ventral portion of the median fin-fold. The neural tube, here the spinal cord, is not so broad as in the preceding section and shows a slit-like cavity. Beneath it is the notochord (ch.) as in the preceding section. Beneath the notochord is the section of the caudal artery (ao. d.) and beneath this the section of the caudal vein. At the sides are the mesoblastic somites (ms. so.), extending further in a dorso-ventral direction than in the preceding stage. Beneath the mesoblastic somites are the body cavities (coel.), one of which is shown smaller than in the preceding stage. Owing to the absence of the yolk from this region they occupy more nearly a vertical direction than in the preceding section. Beneath the caudal vein in the middle is the section of the intestine with walls of high, columnar cells. It is now formed into a tube by the completion of the folding process which was seen beginning in Figs. 69 and 70. At the sides are the sections of the Wolffian or segmental ducts, as in the preceding section. A few mesenchyme cells fill the spaces between the other structures.

Fig. 77, is a perspective diagram of an embryo of about this stage. It is from a region just anterior to where the tail joins the yolk sac. The mass of yolk (yk.) is therefore small. The epiblast is represented as cut away over a part of the side that is turned toward the observer. The neural tube (sp.c.), here the spinal cord, appears as in the diagram, Fig. 76. At its sides are the mesoblastic somites. These are here more extended dorso-ventrally and so fitted against the neural tube that their inner faces are concave. Each shows the beginning of its separation into dorsal and ventral parts. The notochord, (ch.) lies, as before, beneath the neural tube in the form of a longitudinal rod. Beneath it is the intestine (ins.) which has, by the folding of the hypoblast layer, now been formed into a tube the walls of which are not anywhere interrupted. The method of its formation is better gathered from the diagrams than from a minute description.

At the sides of the intestines are the two body cavities (coel.). Each is larger than in the preceding stage and their walls are thinner. As the

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yolk has disappeared the edges of the body cavities which are outermost in Fig. 76, have been permitted to sink downward so that the largest diameter of the sacs is now vertical instead of horizontal as in the preceding stage. The outer edges of the sacs are thus brought nearer to one another. Their outer or somatic walls lie close against the epiblast and the lower faces of the mesoblastic somites, while their inner or splanchnic walls are in contact with the intestine and yolk.

Above the body cavities, at the sides of the notochord are two tubes which were not present in the preceding stage. These are the segmental ducts. The writer has not traced their origin in the wall-eyed pike and it is not shown in the figures of actual sections. In the diagrams it is represented as being formed in the manner described by investigators. The beginning of the process is shown in Fig. 76, where, at the point where the somatic layer of mesoblast passes into the splanchnic, there is seen to be a fold, (w. d.). This fold is such a one as may be made in a sheet of paper by placing a pencil along the middle of it and then folding the two halves of the sheet toward one another. If the two halves of the sheet thus folded be not allowed to touch one another, but be bent back into their original position before meeting, there will be formed a cylindrical tube, with a slit-like opening on one side of it and with its walls continuous on each side of this slit with the remainder of the sheet of paper. The segmental duct is described as folded off from the body cavity by a process similar to this. The tubes thus formed still open widely into the body cavity in Fig. 76, w. d. In Fig. 77, the edges of the slits have come together so as to close the tubes and the tubes have separated from the body cavity sacs.

At their front ends they do not separate from the walls of the body cavity but remain connected with them, so that the cavities of the tubes are in communication with the body cavities, This communication of each segmental duct with the body cavity at its anterior end becomes drawn out into a tube of considerable length, which passes from the anterior end of the segmental duct of each side to the body cavity of that side and there opens into the body cavity by a funnel shaped expansion. This cross tube with its funnel like ending is the first formed tube of the pronephros or head kidney in the wall-eyed pike. For a long time it is the only pronephric tubule, but whether others are afterward added to it the writer does not know. At their back ends the segmental ducts open to the exterior but neither of the ends appears in the diagram.

The mesenchyme cells are now seen closely surrounding the neural tube and the notochord, and separating them from one another and from the muscles formed by the mesoblastic somites. They are soon to be used in the formation of the vertebral column or backbone.

Fig. 78 is a perspective diagram of a portion of the body of a much later embryo; only the important organs are represented. Most of the structures remain as in Fig 77 and do not require separate mention. The yolk has now disappeared so that the outer edges of the two body cavities have come together under the intestine. The two cavities were thus separated from one another for a time by only a thin partition and this partition was double, being made up of a layer derived from each of the two body cavities. It stretched in a vertical plane from the lower middle line of the intestine to the opposite wall of the body cavity in the position of the dotted line m. v. in the diagram. By the time the stage represented in the diagram, Fig. 78, is reached, this partition, which is called the ventral mesentery has disappeared, so that there is free access from one body

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cavity into the other, and we may now speak of a single body cavity or simply of the body cavity. The body cavities also approach one another above the intestine and are there separated from one another by a thin double partition similar to the one below the intestine. This partition, the dorsal mesentery, persists throughout the life of the animal and, as shown in the figure, it serves to suspend the intestine and passes in a vertical plane from its middle dorsal line to the opposite wall of the body. When the ventral mesentery has disappeared, the dorsal mesentery is spoken of as the mesentery. Between the two sheets of tissue which compose it, small arteries pass from the dorsal aorta to the intestine and the veins take the same course in carrying blood from the intestine to the liver.

By the same process of extension of the body cavity above and below the intestine, the splanchnic layer (spl.) of each body cavity comes to be wrapped about the intestine, and forms in the adult fish the serous coat of the alimentary canal. This whole lining of the body cavity together with the little mesenchyme tissue that supports it is now known as the peritoneum.

As the result of these changes we have the two originally separate body cavity sacs united, and their walls converted into the following structures:

1. A somatic or parietal layer of peritoneal cells, which lines the body cavity on the outside next the body wall.
2. A splanchnic or visceral layer of peritoneal cells which covers the intestine closely.
3. A mesentery which suspends the alimentary canal and connects the parietal and visceral sheets with one another.

The mesenchyme cells (msch.) are now more densely packed about the neural tube and notochord. Some of them have been represented as forming a rod (rb.) which runs out at the side and is the rudiment of a rib. This mesenchyme tissue becomes ultimately transformed into bone and forms the vertebræ or joints of the back-bone. Thus, by the metamorphosis of the three originally separate germ layers, the embryo is brought into the adult condition, so far as concerns its essential plan of structure. It may be described as consisting of a dorsal tube, the neural tube, enclosed in a bony canal and of a ventral tube, the body cavity, in which is enclosed a third tube, the alimentary canal. A supporting rod, the notochord, runs between the neural tube and the alimentary canal and body cavity. Such a description is equally true for every backboned animal.

PART V.

The development of the organs.

In what precedes the development of the wall-eyed pike has been followed by stages and in the principal stages each organ has been described, as it appears in the living embryo and as it is seen in series of sections. This method of dealing with the subject enables the reader to make use of the account in studying the embryo for himself. But the method takes up the development of each organ only at intervals, a part of the development of the brain, for instance, being considered at one stage and a part at another. The method takes no account of the changes

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that take place between the stages described. In order to make the account of the development of each organ continuous and complete, there is given in what follows a connected history of each. In doing this it is necessary to repeat a part of what precedes and it is also necessary to refer to the age of the embryo. The ages given refer to embryos that hatched in twenty-five days after impregnation of the egg. The eggs during the first twenty-four hours were at a temperature which is not known, but which was probably not far above freezing, perhaps 45°F. After between twelve and twenty-four hours they reached the hatchery and were placed in water at a temperature of 48°F. The temperature of the water gradually rose as the weather grew milder, reaching 49°F. on the nineteenth day and between 51° and 52°F, on the twenty-fifth day, when the eggs hatched.

1. The organs derived from the epiblast.—As early as twenty-seven hours the covering layer of cells is formed and is the first part of the epiblast that can be made out. When the primary hypoblast is formed we are able to distinguish the tiers of angular cells lying beneath the covering layer as the lower layer cells or cells of the sensory layer of the epiblast, and we then speak of them and the overlying cells of the covering layer as together forming the epiblast.

When the gastrulation is completed and the blastopore is closed the epiblast forms a complete envelope for the egg. The various organs to which it gives rise separate themselves from the remaining epiblast, as they are formed, and sink into the underlying mesoblast. The epiblast which is then left on the surface continues to form the external covering of the animal in adult life. It becomes gradually thicker by the multiplication of its cells; glands are developed in it and it forms the epidermal portion of the skin of the adult fish or the epidermis. The deeper parts of the skin, making the dermis, are derived from the mesoblast.

One of the first structures to separate from the epiblast is the central nervous system. As early as the seventieth hour there is seen a broad linear opacity running lengthwise of the embryonic area and sections (Fig. 65) show that this is due in large part to a keel-like thickening of the sensory layer of epiblast along this line. This keel is well established by the eightieth hour. It is from the beginning broader in front and gradually narrows behind. Soon its outlines become rounded and it begins to separate itself from the rest of the epiblast. It thus becomes converted into a solid rod of cells flattened slightly from side to side. The separation of the rod from the external epiblast begins at the anterior end and travels gradually backward, but it is only at a comparatively late stage that the rudimentary nervous system is entirely separated from the epiblast posteriorly. By the end of the fifth day the separation is complete in front and there has appeared a small diamond shaped cavity in the rod of cells near its front end. A small part of the rod is thus converted into a tube. The cavity extends rapidly backward as a vertical slit, the whole rod thus becomes eventually converted into a tube—the neural tube. Even before the cavity has extended itself backward it is noticed that the anterior part of the neural tube is larger than its posterior portion (Fig. 38), and we have thus established the primary division of the central nervous system into brain and spinal cord.

The later changes in the cord do not fall within the scope of this paper, and are not again referred to. At the same time, the end of the fifth day, the brain becomes marked by two constrictions which divide it into three

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parts, lying as swellings of the tube one behind another. These are the three primary divisions of the brain, forebrain, midbrain and hindbrain. The central cavity is continuous as a narrow slit through them all. We may follow separately the transformations of each of these parts of the brain.

Before the keel-like thickening of the sensory layer is separated from the remaining epiblast, it is nearly twice as broad at its anterior end as further back (Fig. 30). When the separation takes place this broadening of the anterior end forms two lateral extensions of the forebrain, like the halves of the horizontal bar of a T. Soon after, by the increase in length of the embryo and the consequent pushing forward of the end of the neural tube, these extensions of the forebrain become pressed back against its sides (Fig. 34 a) so that their connection with the fore brain is at its anterior end. The halves of the horizontal portion of the T thus make with each other an acute angle and the whole T takes the form of an arrow-head. Meantime the lateral extensions have separated at every point from the external epiblast and each has acquired a cavity, Fig. 38, (5 days). These solid masses are thus converted into the hollow optic vesicles, whose future history falls properly under the head of the eye.

Over the first diamond-shaped space that appears in the forebrain the roof of the forebrain becomes thin and protrudes as a thin-walled, heart-shape vesicle attached to the forebrain by the narrow apex of the heart. This vesicle becomes the pineal gland or rudimentary pineal eye. In Figs. 63, and 64, pn., it is seen lying in the notch which separates the cerebrum and 'tweenbrain. It consists of an expanded extremity which lies immediately under the transparent epiblast and has its cells and nuclei perpendicular to the surface, and of a narrow stalk, like the stem of a toad stool, connecting the expanded portion with the roof of the brain. In general appearance it bears a close resemblance to the eyes of some invertebrate animals.

At about the time the cavities appear in the optic vesicles there is formed from the floor of the forebrain a backwardly directed outgrowth, the infundibulum, the principal features of which have been already pointed out in the living embryo and in sections.

On the seventh day the forebrain begins to send forward a blunt, rounded projection which is the rudiment of the cerebrum. This and its great increase in size have been already pointed out. When the cerebrum has been formed the part of the forebrain from which the optic vesicles, infundibulum, and pineal gland have grown out is left as a small connecting portion between it and the midbrain. It is then known as the 'tweenbrain. The midbrain begins to broaden out behind on the seventh day; on the ninth it is so broad as to overlap the optic cups at the sides. In front it narrows to join the 'tweenbrain and overlies the infundibulum, which in views from above is seen through it. It does not undergo any further considerable changes up to the forty-fifth day. The hindbrain also broadens at its anterior end, being on the seventh day much broader than the midbrain, and on the ninth still a little broader. It gradually narrows and passes into the cord behind. Its roof becomes very thin, as if pulled out in the broadening process and its side-walls become divided by transverse clefts into six divisions. These are the neuromeres. The anterior one becomes the cerebellum. The posterior five are no longer visible by the ninth day and the region where they were is the medulla oblongata. The result has been to divide the original hindbrain into cerebellum and medulla oblongata.

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The originally uniform cavity of the neural tube has been divided by these changes into the spaces that have been already described, as the lateral ventricle, the third ventricle, the aqueduct of Sylvius and the fourth ventricle.

The peripheral nervous system, comprising the nerves, that connect the central nervous system with the other parts of the body, is believed by most morphologists to be formed by cells or cell processes growing out from the central nervous system to these parts. This is a subject about which but little is to be made out in the living specimen and its investigation in series of sections is beset with many difficulties of technique and interpretation and requires much time. It is passed over here with the reference already made to Fig. 67.

The Eye—On the seventh day each optic vesicle is a hollow body lying at the side of the forebrain and connected at its anterior end with the anterior part of the forebrain. This connecting portion subsequently acquires a cavity so that there is a free passageway from the cavity of the forebrain into that of the optic vesicle. This connecting portion soon becomes narrowed to form the optic stalk, while at the same time the lateral or retinal wall of the optic vesicle becomes thickened and the medial wall becomes thinner. On the sixth day the lateral wall is already four or five times as thick as the medial (Fig. 41). The epiblast which overlies the lateral wall of the optic vesicle thickens on the sixth day and becomes depressed to form the lens. It thus, according to the usual view, presses upon the lateral wall of the vesicle and causes it to become concave. In other words the optic vesicle has now become the optic cup. The lateral or retinal wall of the vesicle is on the inside of the cup, while its medial wall is on the outside. The cavity of the original vesicle is thus obliterated and its two walls brought into contact (compare Figs. 38 and 41). The completion of the lens, as well as the growth of the inner wall of the cup, causes the cup to become continually deeper, until, on the ninth day, it is a flattened sphere with a large cavity almost filled by the lens (Figs. 44, 44ᵃ, 46, 46ᵃ). The walls of the cup are not continuous, being interrupted on the lower side by a triangular notch or slit, wrongly called the choroid slit. Through this notch amoeboid cells pass into the cavity of the cup behind the lens, and through it also blood vessels pass to the lens. The amoeboid cells form the vitreous humour of the adult eye, and the slit gradually closes, only a trace of its outer end showing on the thirty-second day.

While the slit is closing and the vitreous humour is forming, pigment is appearing in the eye. First noticed on the thirteenth day, it has on the twenty-second rendered the whole eye intensely black. The pigment is deposited in the outer wall of the optic cup, which thus becomes the pigment layer of the retina. This pigment layer is lacking where the choroid slit lies, and there is consequently a light line here. As soon as sufficient pigment appears outside the optic cup, this line must be covered and obliterated; so that the fact that the slit is visible on the twenty-second day, shows that the pigment deposited up to that time, is in the pigment layer of the retina, and not outside of it.

On the twenty-fifth day the pigment of the retina is, in its turn, obscured by the formation about it of a layer of tissue which shows metallic colors. This layer is derived from the mesoblast, but its metallic colors are not due to pigment but to the presence in the layer of numerous crystals of guanin. The layer is the argentea already described.

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Between it and the pigment layer of the retina is now doubtless formed the choroid coat, or, if the argentea be reckoned a part of the choroid, the remainder of the choroid coat. The choroid is a very vascular layer which protects and nourishes the parts within and which, together with the argentea, extends over the opening of the cup in such a way as to form a curtain about its edge and to narrow the opening. This curtain is the iris and the silvery color of its surface is due to the argentea. The opening in its center is the pupil. The writer has not studied the formation of the sclerotic coat of the eye in the wall-eyed pike, but it is no doubt formed, as in other animals, from the mesoblast about the optic cup. The mesoblast cells here form between themselves numerous fibres which make a very tough felt work, a protective covering for the parts within. This felt work of fibres extends from the optic stalk over the whole of the eye, and is opaque and very white. Over the pupil and iris it is in contact with the overlying epidermis, and is here very transparent, allowing the light to pass to the lens and retina. This transparent part, with the overlying epiblast, is called the cornea. There is thus formed from the epiblast, the retina, the pigment of the retina, the optic nerve (formed from the optic stalk) and the lens. These are the essential parts of the eye, by which the image is formed and its presence known. The other parts serve for the nutrition and protection of these essential parts. There are two coats or coverings of mesoblastic origin, which envelop and protect the parts of epiblastic origin. The inner one is vascular and contains the metallic colors. It is the choroid, the outer part of which may be called the argentea. In front it is called the iris, and has in it an opening, the pupil. The outer mesoblastic covering is the sclerotic, for protection; its anterior transparent part with the adjacent epidermis is the cornea. There are no eyelids and no glands.

The ear:—In man the ear consists of three parts known as external ear, middle ear and internal ear. The external and middle ear serve mainly to collect the sound waves and transmit them to the internal ear, and it is only in the internal ear that sounds are recognized as sounds. In the fish the internal ear, only, is present and, in the adult, it is enclosed in the bones of the head, so that there is no trace of it seen from the outside. The sound waves in the water are thus transmitted through the tissues of the head to the internal ear, to be there recognized as sounds.

In the transparent embryo fish the development of this internal ear is readily studied, until it has reached nearly its adult condition. Like the optic vesicle and neural tube, it begins as a thickening of the sensory layer of the epiblast, beneath which it lies as a solid bean-shaped mass of cells. This mass soon acquires a cavity (Figs. 40 and 41), and is then, on the sixth day, the auditory vesicle. The vesicle rapidly enlarges, and on the tenth day there appear in it the two otoliths. On the eighteenth day the otoliths have enlarged and become compact, and the surface of the vesicle is marked by lines which are the optical sections of folds in the walls.

The following description of the folds is difficult to understand without a model. In the lateral surface of the vesicle there is formed a shallow depression which causes the lateral wall to approach the medial, and which consequently narrows the cavity. From the bottom of this depression there start three hollow tubular extensions of the lateral wall. The cavities of these tubes or cylinders communicate with the space around the vesicle. Two of the cylinders are directed toward the medial wall. They are not transverse but one is directed slightly forward and the other slightly backward. We

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may call them the anterior extension of the lateral wall (Figs. 55[a] and 55[b], a. l.) and the posterior extension of the lateral wall (p. l). The third extension arising from the depression of the lateral wall, is directed downward toward the inferior wall, and may be called the inferior extension of the lateral wall (i. l.). As the three extensions start, there are produced three similar extensions which pass toward them and meet them. Two of these rise from the medial wall and are directed laterally. One is the anterior median extension (a. m.), and meets the anterior lateral extension so that the bottoms of the two fuse. The other is posterior, the posterior median extension, (p. m.), and meets the posterior lateral extension in the same way. The third out-growth rises from the inferior wall, the inferior extension, (in), and meets the inferior lateral extension. The bottoms of the extensions then become obliterated, so that each pair of them forms a tube passing entirely through the auditory vesicle. These tubes may be thought of as arising from the lateral wall of the vesicle, one directed forward and inward, one backward and inward, these two being at right angles to one another, and the third directed downward. Over each of these tubular spaces that part of the auditory vesicle that is on the outside of it, forms an arched canal, and these three arched canals are the three semicircular canals of the adult ear. Ss. c. is the anterior vertical canal, ss. c^3 the posterior vertical canal and ss. c^2 the horizontal canal in Fig. 56. The three canals thus lie in three planes at right angles to one another and in the three directions of space, and are usually stated to be the organs of equilibrium. The other notable change in the internal ear in the embryos studied is, the great increase in size of the posterior otolith. The whole auditory vesicle with the supporting mesoblast tissue outside of it, is known as the membranous labyrinth in the adult fish. It is embedded in the bones of the head as these develop and is thus protected.

The olfactory organ is formed as a pit-like depression of the epiblast which, during the stages studied, undergoes no other noticeable change than increase of size. It is formed, as are the other special sense organs, from the sensory layer of the epiblast only.

The organs of the lateral line have already been alluded to. They are formed as pit-like depressions of the sensory layer of epiblast, one of them being shown in Fig. 73. The writer has not studied them carefully. In the adult fish they are situated along the middle of the sides of the body, where their position is indicated by a peculiarly colored row of scales. They are connected with the brain by nerves and are believed to take note of mechanical disturbances in the water.

Organs derived from the mesoblast:

The mesoblast divides, in the manner already described, to form the lateral plates and the mesoblastic somites.

a. The Muscular System:—The mesoblastic somites are at first few in number. They are separated from one another by clefts which run outward and a little backward from the neural tube, parallel to one another (Fig. 34). They are at first continuous with the lateral plates, to which they bear the same relation that the teeth of a comb bear to its back. At the end of the fifth day, when there are ten or a dozen pairs of somites present, each is seen to be marked off from the lateral plate by a plane of division that runs parallel to the middle line. The somites give rise to the

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voluntary muscles of the body and perhaps also to the mesenchyme cells which form the axial skeleton.

The cells of the somites elongate, and become converted into muscle fibres. On the thirteenth day there is found a horizontal partition runing lengthwise of the animal, so as to divide each somite into dorsal and ventral portions. The dorsal portion forms the dorsal lateral muscles and the ventral portions, the ventral lateral muscles. The muscles which move the pectoral fin are probably formed as outgrowths from the mesoblastic somites, and those which move the jaws and gill arches are believed to be formed from the mesoblast in those regions. The writer has not made observations on this point.

b. The Peritoneum:—After the separation of the mesoblastic somites, the remainder of the mesoblast forms the lateral plates. These split, by the formation in them of the body cavity, into somatic and splanchnic layers. Their metamorphosis into the various parts of the peritonéal epithelium has been already traced.

c. The Excretory System:—In the embryo the excretory system is the pronephros or head kidney, the general appearance of which was pointed out in the living specimen. The writer has not traced its development in detail and the following account refers to bony fishes in general. The segmental duct is said to be formed by the folding of the splanchnic layer of mesoblast, and has been so represented in the diagrams and so described.

It is present in the wall-eyed pike on the eighth day. It is said, moreover, that it does not become separated from the body cavity at its anterior end but remains there connected with it by a funnel-shaped opening. The portion connecting the funnel to the remainder of the duct becomes enlarged, and forms a tube lying at right angles to the segmental duct. The fluid in the body cavity is thus able to pass in at this funnel and so out at the posterior end of the segmental duct. Opposite the funnel, is to be found a mass of small blood vessels, supplied with blood from the dorsal aorta. This mass, called the glomerulus of the pronephros, projects into the body cavity; and it is doubtless through the blood in these vessels that most of the fluid that passes down the tubules, finds its way into the body cavity. That part of the body cavity into which the funnels open, and in which the glomerulus lies, becomes shut off from the rest of the body cavity, and forms then a closed capsule, containing the glomerulus and communicating with the segmental duct by way of the funnel. The fluid in this capsule has thus no choice but to pass down the segmental duct. The embryonic excretory system is, according to this account, formed entirely from the mesoblast. In embryos of the wall-eyed pike of twenty-four days and more, there is seen a mass of coiled tubes at the side of the body opposite the pectoral fins. Whether they are due to the coiling of the segmental duct or to the formation of new pronephric tubules connecting it with the body cavity, has not been determined.

d. The testes and ovaries arise from the mesoblast which forms the peritoneal epithelium, but they do not fall within the limits of this paper.

From the mesoblast which forms the lateral plates and the mesoblastic somites, cells separate themselves and travel to various parts of the body. These cells, the mesenchyme cells, fill the spaces that are left between the structures derived from epiblast, hypoblast and mesoblast. The tissue which is thus found packed in everywhere between the other organs, has been pointed out in the living embryo (Figs. 38 and 41 amb.) and in the sections. It is the mesenchyme which, according to the more recent work

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on the subject, is not derived from the parablast, but is formed, in large part at least, from the mesoblast and may be considered as a part of the mesoblast.

The organs derived from the mesenchyme are:

e. The Skeleton: The development of those parts of the skeleton that are to be made out in the living embryo has been pointed out. A complete account can not be attempted here. The notochord has been spoken of as a skeletal structure and its farther history may be alluded to. Up to the forty-fifth day it does not show any change except that already noted. In the adult fish it is found that the vertebral column or back-bone has been formed in the mesenchyme about the notochord. The notochord is much constricted where it is surrounded by the body of each vertebra, and is expanded between the vertebræ. It thus comes to have the appearance of a string of beads, in which the parts corresponding to the beads are globular enlargements, and serve as packing between the vertebræ. Each vertebra is hollowed at its ends to fit against these enlargements of the notochord, and the consequent peculiar hour-glass shape of the vertebrae is familiar to everyone.

f. The heart, blood vessels and blood are all formed from the mesenchyme. In the region where the heart is to be formed, mesenchyme cells are shown, in Fig. 38 and in Fig. 41, ht. The first cells that are to form the heart flatten themselves, and arrange themselves into a tube which is situated at the anterior end of the notochord (Ziegler). This tube is between the two body cavities which extend into this region, and is held, like the intestine, in a vertical partition formed from the splanchnic walls of the two body cavities. The ventral portion of this partition or mesocardium subsequently disappears (Ziegler) and leaves the heart suspended by the dorsal portion only.

This anterior part of the body cavity in which the heart lies is called the pericardial cavity, and becomes subsequently shut off from the rest of the body cavity. Soon after the endothelial portion of the heart is formed and before the ventral mesocardium has disappeared cells pass off from the *splanchnic* layer of mesoblast, where it is in contact with the endothelial heart sac. These cells pass around the heart sac above and below it (Henneguy) and form the muscular wall of the heart. When the ventral mesocardium disappears, the splanchnic layer of mesoblast remains outside the muscular wall of the heart, as the pericardium, which corresponds to the peritoneum of the intestine. The pericardium passes upward, serves to attach the heart to the body wall above it, and also forms a lining for the pericardial cavity. The heart as thus formed, consists of three sacs one within the other, the innermost or endothelial, the muscular and the pericardial, all of mesodermic origin. The endothelial and muscular sacs are separated from one another by a considerable interval.

It is in this condition that the heart first attracts attention in the living embryo and is seen on the eighth day lying underneath the head, with its smaller end at the anterior end of the notochord and its larger end turned toward the left side. It is beating regularly about sixty times per minute at a temperature of seventy degrees, drawing in fluid at its larger end and driving it along toward the smaller. The heart subsequently changes form by becoming divided into auricle, ventricle, sinus venosus and truncus arteriosus, and valves are formed in it. These processes are readily observed and have been sufficiently described in the preceding pages.

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The blood vessels, like the heart, are, according to the best observers, formed from the mesenchyme. Along the line where a blood vessel appears, the cells separate from one another by the formation of a fluid between them, until there is formed in this way a fluid-filled space, in which the cells float. The cells about this space then flatten and form the endothelial wall of the blood vessel. The fluid is the plasma of the blood, while the cells floating in it are the first blood corpuscles.

The organs derived from the hypoblast:

The hypoblast is formed by differentiation from the primitive hypoblast. It is at first a sheet of cells lying over the parablast, underneath the embryo. This sheet almost immediately rolls itself into a tube—the process being different in front, where a broad flat tube is formed from what it is behind, where the tube is cylindrical. The tube is fully formed by the eighth day, and is at first closed at both ends. On the eighth day pocket-like outgrowths of the anterior end of the tube meet with similar ingrowths from the sensory layer of the epiblast. The two fuse later, and the gill slits are formed. The region where this takes place is thus marked off as the pharynx. Farther back, at about the same time, the liver is formed as one or more hollow branching outgrowths from the tube. The liver marks the limit between the intestine, which lies behind its point of origin, and the stomach and œsophagus, which lie in front of its point of origin. At its back end the intestine passes for a way into the tail and, after the tenth day, is seen to bend downward and open in a notch at the lower border of the tail. The part below the bend is probably formed as an invagination of the external *epiblast*.

Up to about the eighteenth day there is no mouth opening seen at the front end of the alimentary tube. It appears at about this time as a shallow triangular depression leading into the pharynx. Whether the hypoblastic tube reaches forward to the epiblast and breaks through to the outside directly, or whether it comes in contact with a depression of the epiblast and breaks through into the bottom of this depression, the writer has not determined. The weight of authority is in favor of the first view. The second method is the one followed in forming the gill slits and posterior end of the intestine. About the seventeenth day the alimentary canal becomes larger just in front of the liver, and this enlarged portion is the stomach. The portion of the tube between stomach and pharynx is thus marked off as the œsophagus. The subsequent enlargement of stomach and intestine, as the yolk and oil globule disappear, and the formation of folds in their walls, have been described. Although the mouth appears on the 17th day and there is thus a complete passage through the alimentary canal, food is not taken until much later. This is owing, not to the lack of a mouth, but to the absence of teeth and tongue and to the absence or weakness of the muscles which move the jaws and gill arches. Not until these structures have developed, and the stomach and intestine have acquired a cavity of considerable size, is food taken. There is, of course, no necessity that it should be taken until the yolk and oil globule have been used.

The air bladder is shown in the figures for the first time on the thirty-second day (Fig. 63.). Its early development has not been followed. According to the usual account it appears as a hollow outgrowth from the intestine on its dorsal side, nearly opposite the liver. It afterward becomes greatly enlarged and, in the wall-eyed pike, looses its connection with the alimentary canal.

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The parablast may be considered as a specially modified portion of the hypoblast. Its fate is the subject of as much difference of opinion as its origin. According to some writers (Hoffman), many of its nuclei pass into the blastoderm, each with some of the protoplasm about it, and become cells of the body of the embryo. According to another account the parablast is a structure which serves as a means of converting the yolk into a form suitable for the use of the embryo and, after it has served this purpose, its nuclei degenerate (Ziegler). According to another account the parablast breaks up into little masses which pass into the body of the embryo and are there used as nutriment, but do not themselves form any permanent part of the body. The writer's observations do not yet lead him to any conclusions in the matter.

The whole history of the embryo may be thus briefly summed up. By the union of ovum and spermatozoön then is formed the fertilized ovum, the germinal disc of which then segments to produce the blastoderm. The cells of the blastoderm are at first alike. But as it spreads over the yolk in the process of gastrulation and finally encloses the yolk, its cells become divided into two layers, the epiblast and the primary hypoblast. The primary hypoblast then divides into hypoblast, notochord and mesoblast, and from these and the epiblast, by inequalities of growth, the various organs of the embryonic body are shaped. The epiblast gives rise to its peculiar structures and the hypoblast to those peculiar to it, while the mesoblast divides into mesoblastic somites, from which arise the voluntary muscles of the body, and the lateral plates, from which come the lining of the body cavity and the excretory and reproductive organs. From the mesoblast also comes the mesenchyme, which gives rise to the skeletal and vascular systems.

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A complete list would contain about two hundred titles.

EXPLANATION OF THE FIGURES.

The following abbreviations have the same meaning in all the plates:

a, non embryonic part of the blastoderm.
a. bl, air bladder.
a. brn, branchial artery.
a. br, branchial arch.
a. l, anterior extension of lateral wall of auditory vesicle.
alm, alimentary canal.
a. m, anterior extension of medial wall of auditory vesicle.
amb, amoeboid cells.
an, anus.
ao^1, first aortic arch.
ao^4, fourth aortic arch.
ao. l, left aortic arch.
ao. cd, caudal artery.
a. pct, pectoral arch.
au, auricle.
au. v, } auditory vesicle.
and. v, }
bl, blastopore.
bld, urinary bladder.
bls, blastoderm.
br, brain.
br. slt, branchial slit or gill slit.
cav. sg, segmentation cavity.
cbl, cerebellum.
cbr, cerebrum.
c. br, branchial cartilages.
c. d, tail.
ch, notochord.
ch. slt, choroid slt.
c. hy, hyoid cartilage.
c. l, cell limit.
c. Mck, Meckels cartilage.
c. nu, cell nucleus.
coel, body cavity.
con^1, constriction between forebrain and midbrain.
con^2, constriction between midbrain and hindbrain.
c. op, cavity of optic vesicle.
c. p, cell protoplasm.
c. pl, caudal plate.
cr, metal cross.
crk, cork.
crn, cornea.
crt. l, left carotid artery.
crt. r, right carotid artery.
c. w, cell wall.
d. cuv. duct of Cuvier.
d. cuv. r, right duct of cuvier.
d. cuv. l, left duct of cuvier.
e. a, embryonic area.
e. m, external egg membrane.
end, endothelium of heart.
emb, embryo.
epb, epiblast.
fb, forebrain.
f. cd, caudal fin.
f. f. d, dorsal fin fold.
f. f. v, ventral fin fold.
fld, folds of intestines and stomach.
f. pct, pectoral fin.
fr^1, first segmentation furrow.
fr^2, second segmentation furrow.
fr^3, third segmentation furrow.
f. r, fin rays.
g. d, germinal disc.
gj. f, gill filaments.
gls, glass vessel.
gls. tb, glass tube.
gr, groove between rim of blastoderm and parablast.
g. s. epb, epiblastic portion of gill slit.
g. s. h, hypoblastic portion of gill slit.
gz. col. wire gauze collar.
h, head or anterior end.
h. b, hindbrain.
h. gl. f, hyoidean gill filiament.
h. p, primary hypoblast.
h. pr. liver.
h. se, or h. s, secondary hypoblast.
ht, heart.
in, extension of inferior well of auditory vesicle.
inf, infundibulum.
ins, intestine.
K. v. Kupffer's vesicle.
l. c, covering layer of epiblast.
ld. p, lead pipe.
ld. cn, lead cone.
l. l, lower layer or sensory layer of epiblast.
l. ll, lateral line organ.
lns, lens.
m. b, midbrain.
med, medula oblongata.
mes. or ms, mesoblast.
ms. so, mesoblastic somite.
mi, micropyle.
mnd, mandible.
msch, mesenchyme.
mth, mouth.
mu, sphincter muscle of anus.
in Fig. 50, muscular wall of heart.
mxl, maxilla.
n. gr, neural groove.
nmr, neuromeres.
n, or n. r, neural keel.
nrv, nerve.
nu, nucleus.
oes, œsophagus.
o. d, oil-drop or oil globule.
olf, olfactory pit.
op. c, optic cup.
oper. operculum.
op. v, optic vesicle.
otl, otolith.
p. c, pericardial cavity.
pgm, pigment cell.
p. l, posterior extension of lateral wall of auditory vesicle.
pn, pineal gland.
pq, palato-quadrate cartilage.
prb, parablast.
prb. nu, nuclei of parablast.
prc, proctodaeum.
prn, pronephros or head kidney.
prt, septum between dorsal and ventral lateral muscles.
pyl, pylorus.
r. bl, rim of blastoderm.
rbr, rubber band.
rbr. p, rubber pipe.
rtn, retina or retinal layer of optic cup.
rtn. p, retinal pigment layer of optic cup.
slp. and slp^1. glass slips.
som, somatic layer of mesoblast.
sp, space beneath the head.
sp. c, spinal cord.

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spl, splanchnic layer of mesoblast.
sp. o. d, space occupied by oil-drop.
ss. c^1, anterior, vertical semi-curcular canal.
ss. c^2, horizontal semi-circular canal.
ss. c^3, posterior vertical semi-circular canal.
st, stomach.
s. v, sinus venosus.
sz. sp, subzonal space.
t, tail or posterior end.
th, tooth.
tn, tongue.
tr, truncus arteriosus.
'twb, 'tweenbrain.
v, ventricle.
vac, vacuole.
v. br, branchial vein.
v. cd, caudal vein.
v. crd. a. l, left anterior cardinal vein.
v. crd. a. r, right anterior cardinal vein.
v. crd. p. l, left posterior cardinal vein.
v. crd. p. r, right posterior cardinal vein.
v. hp, hepatic vein.
vlv, valve of heart.
vn^3, third ventricle.
vn^4, fourth ventricle.
v. v, vitelline vein.
yk, yolk.
yk. l, yolk investment.
yk. m, yolk mass.
yk. sc, yolk sac.
yk. sp, spongy yolk.
z. r, zona radiata.
wr, wire for holding lead cone free from glass.

PLATE I.

Fig. 1.—Fresh laid eggs, before filling, as seen from above, i. e., with microscope tube vertical.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 1 a.—One of the eggs shown in *Fig. 1.*, partly filled.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 1 b.—One of the same eggs partly "filled," showing amoeboid movements in the germinal disc.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 2.—Egg after "filling," seen from the side, i. e., with microscope tube horizontal.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 3.—Egg after "filling," seen from above.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 4.—Egg membranes. *a.* shows the pore canals of the zona, as seen in a fold: *b.* shows surface of the membranes.
Gundlach 1-5 obj. Oberhäuser camera.
Fig. 5.—Optical section of egg membranes.
Hartnack Nr. 5 obj. Oberhäuser camera.
Fig. 6.—Surface of the external egg membrane by reflected light.
Drawn with Oberhäuser camera. Scale not determined.
Fig. 7.—Sketch of micropyle and surrounding portion of membranes.
Fig. 8.—Optical cross section of portion of the egg in region of the micropyle. The sub-zonal space is partly filled. The yolk and germinal disc are drawn only in outline.
Gundlach ⅙ obj. Oberhäuser camera.
Fig. 9.—A portion of the germinal disc showing elevation of the protoplasm toward the micropyle. Camera drawing scale not determined.
Fig. 10.—Spermatozoa, killed in osmic acid, mounted in glycerine containing eosin.
Gundlach 1-5 obj. Oberhäuser camera.
Fig. 11.—Egg four hours after fertilization.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 12.—The egg shown in Fig. 11 four and one-half hours after fertilization.
Gundlach 2 in. obj. Oberhäuser camera.

PLATE II.

Fig. 13.—Is on Plate III.
Fig. 14.—The egg shown in Fig. 11 four hours and fifty minutes after fertilization.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 15.—The egg shown in Fig. 11 six hours after fertilization.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 15 a.—Sketch from above of blastoderm of egg shown in Fig. 15.
Fig. 16.—Egg twenty-seven hours after fertilization.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 17.—Egg thirty hours after fertilization.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 18.—Is on Plate III.
Fig. 19.—Section of egg after first segmentation furrow is formed. The section passes at right angles to the furrow.
Leitz oc. 1 obj. 3. Abbe camera.
Fig. 20.—Section of an egg of between twenty and twenty-seven hours.
Leitz, oc. 1 obj. 3. Abbe camera.

PLATE III.

Fig. 13.—*a.* Diagram of egg of wall-eyed-pike. *b.* Diagram of typical cell.
Fig. 18.—Egg thirty-seven hours after fertilization.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 21.—Section through the blastoderm of an egg of twenty-seven hours.
Zeiss oc. 4 obj. A. Abbe camera.
Fig. 22.—Section of blastoderm of egg at end of segmentation.
Leitz oc. 3. obj. 3. Abbe camera.
Fig. 23.—*a.* Outline of paper which is shown at *b* folded so as to represent the rim of the blastoderm and the embryonic area.
Fig. 24.—Egg, fifty-six hours after fertilization.
Gundlach 2 in. obj., Oberhäuser camera.
Fig. 24a.—Section of an egg, about fifty-six hours after fertilization.
Leitz oc. 1, obj. 3. Abbe camera.

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PLATE IV.

Fig. 25.—Egg of seventy hours, seen obliquely from the side.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 26.—Egg of seventy-two hours, seen from the side.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 27.—Outline of the egg shown in *Fig. 26.* The embryonic area is seen from the surface.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 28.—Diagrams illustrating the manner in which the egg turns during gastrulation.
For explanations consult the text.
Fig. 29.—Section of egg of about seventy hours. The section passes lengthwise of the embryonic area and perpendicular to its surface.
Leitz oc. 1, obj. 3. Abbe camera.
Fig. 29a.—A portion of the embryonic area, shown in *Fig. 29.*
Leitz oc. 1, obj. 7. Abbe camera.
Fig. 29b.—A portion of the non-embryonic part of the blastoderm, shown in *Fig. 29.*
Leitz oc. 1, obj. 7. Abbe camera.
Fig. 30.—Egg of seventy-eight hours. The embryo is in a position at right angles to that which it usually occupies.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 31.—Outline of an egg of seventy-eight hours, in which the embryo is in nearly the normal position.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 32.—Experimental apparatus for hatching eggs.
Fig. 33.—Sketch of apparatus for observing the eggs under the microscope.

PLATE V.

Fig. 34.—Egg of about one hundred hours. (The embryo is at right angles to the usual position and is represented as seen through the yolk.)
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 34a.—Part of egg of about same age, showing anterior end of embryo as seen from above.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 35, Fig. 36 and Fig. 37 are diagrams illustrating the relation of the embryo and of the embryonic area to the yolk and to the rim of the blastoderm.
Fig. 38.—Anterior end of an embryo at the end of the fifth day.
Gundlach ⅙ obj. Oberhäuser camera.
Fig. 39.—Posterior end of the same embryo.
Gundlach ⅙ obj. Oberhäuser camera,
Fig. 40.—Egg of six days and four hours, seen from the side.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 41.—Anterior end of embryo of six days and four hours.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 42.—Posterior end of the same embryo.
Gundlach 2 in. obj. Oberhauser camera.
Fig. 43.—Optical cross section of trunk region of an embryo at the end of the fifth day.
Gundlach ⅙ obj. Oberhäuser camera.

PART VI.

Fig. 44.—Anterior end of an embryo at the end of the seventh day, seen from above.
Gundlach ⅙ obj. Oberhäuser camera.
Fig. 44a.—Side view of anterior end of same embryo.
Gundlach ⅙ obj. Oberhäuser camera.
Fig. 45.—Sketch of the heart of an embryo at the end of the eighth day, seen from below.
Fig. 46.—Anterior end of an embryo of nine days and four hours.
Gundlach obj. ⅙. Oberhäuser camera.
Fig. 46a.—Outline of the eye of an embryo at the end of the tenth day.
Gundlach obj. ⅙. Oberhäuser camera.
Fig. 47.—Embryo at the end of the tenth day, as seen from the right side.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 48.—Embryo at the end of the tenth day. Camera outline.
Scale was not determined, but measurements may be made on *Fig. 47.*
Fig. 49.—Sketch of the embryo shown in *Fig. 48.*
Fig. 50.—Heart of an embryo of ten days and twelve hours, seen from below.
Camera drawing. Scale not determined.

PLATE VII.

Fig. 51.—Embryo at the end of the thirteenth days, from the right side. The pigment cells are omitted and the yolk sac and oil globule are drawn only in outline.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 52.—Embryo at the end of the sixteenth day, seen from below. The pigment is omitted from the yolk sac.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 53.—Anterior end of an embryo at the end of the eighteenth day, from the left side.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 54.—Anterior end of an embryo at the end of the twenty-second day, from below.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 55.—Outline of auditory vesicle. (a)—from the side; (b)—from above; ant.—anterior; pst.—posterior; lat.—lateral; med.—medial borders.

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PLATE VIII.

Fig. 56.—Embryo at the end of twenty-four and one-half days, seen from the left side. The embryo had hatched.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 57.—Diagram of the heart of an embryo of eight days.
Fig. 58.—Diagram of the heart of an embryo of twenty days.
Fig. 59.—Diagram of the heart of an embryo of forty-five days.
Fig. 60.—Diagram of the heart of an adult bony fish.
Fig. 61.—Diagram of the circulation of an embryo of thirteen days.
Fig. 62.—Diagram of the circulation in an embryo of twenty-one days.
Fig. 62 a.—Diagram of the circulation in the branchial arch and gill filiaments of an embryo of forty-five days.

PLATE IX.

Fig. 63.—Embryo at the end of thirty-one and one-half days, from the left side.
Gundlach 2 in. obj. Oberhäuser camera.
Fig. 64.—Embryo of forty-five days, from the left side.
Gundlach 2 in. obj. Oberhäuser camera.

PLATE X.

Fig. 65.—Transverse section through the middle of an embryo of eighty hours.
Zeiss oc. 1, obj. D. Abbe camera.
Fig. 66.—Transverse section through the optic vesicle of an embryo at the end of the sixth day, along the line marked Fig. 66 in Figs. 40 and 41.
Fig. 67.—Transverse section through the pharnyngeal region of an embryo at the end of the fifth day, along the line marked *Fig. 67* in *Figs. 38 and 40.*
Fig. 68.—Transverse section through an embryo at the end of the fifth day, along the line marked *Fig. 68* in *Fig. 41.*
Fig. 69.—Transverse section through the dorsal region of an embryo at the end of the sixth day, along the line marked *Fig. 69* in *Fig. 40.*
Fig. 70.—Transverse section through the tail region of an embryo at the end of the fifth day, along the line marked *Fig. 70* in *Fig. 40.*
Fig. 71.—Transverse section through the optic cups of an embryo at the end of the tenth day, along the line marked *Fig. 71* in *Fig. 47.*
Fig. 72.—Transverse section through the auditory vesicles of an embryo at the end of the eighth day, along the line marked *Fig. 72* in *Fig. 47.*
Fig. 73.—Transverse section through the region of the liver in an embryo at the end of the tenth day, along the line marked *Fig. 73* in *Fig. 47.*

Fig. 74.—Transverse section just in front of the anus through an embryo at the end of the tenth day, along the line marked *Fig. 74* in *Fig. 47.*
Fig. 75.—Perspective diagram of one-quarter of an egg of about eighty hours.
Fig. 76.—Perspective diagram of one-quarter of an egg of the sixth day, showing the posterior one-third of the embryo.
Fig. 77.—Perspective diagram of part of an embryo of the tenth day, taken from the point where the tail joins the yolk sac.
Fig. 78.—Perspective diagram of an embryo in which the yolk sac has disappeared from the trunk region.
Figs. 66 to 74, inclusive, are drawn with Leitz oc. 3 obj. 3. Abbe camera.
Figs. 69, 73 and 74 are from an embryo that suffered considerable shrinkage in preparation.
Figs. 75-78 are not taken from reconstructions; they are diagrams.

All the drawings, except of course the diagrams and the drawings of sections, and that of spermatozoa, are made from the living specimens.

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COMPLIMENTARY RESOLUTION.

On the first of January, 1889, the term of Commissioner John H. Bissell expired. Owing to the pressure of business affairs he did not seek a reappointment. At the regular meeting of the board, held February 23, 1889, being the first meeting held after the appointment of Mr. Bissell's successor, the following was adopted by the board, ordered entered upon its minutes and a certified copy delivered to Mr. Bissell:

"The term of Mr. John H. Bissell, as one of the Board of Michigan Fish Commissioners expired on the first day of January, 1889, and owing to the demands of increasing personal business affairs he has deemed it best not to accept a reappointment for another term, therefore it is the duty and pleasure of this board to enter upon its minutes an expression of their appreciation of his official conduct and his personal worth.

Mr. Bissell upon his appointment brought to the performance of his duties as Commissioner a natural love and zeal for his work. He possessed all the enthusiasm of a true sportsman, and to this was added business sagacity and judgment and a keen appreciation of the possibilities of the work with which the board is charged. His personal devotion of time and effort to the details of the work of the board, demanding as it did at times a sacrifice of his time which should have been devoted to his own affairs, have never been and cannot be compensated; yet he may retire with the satisfaction that his energy and foresight have largely contributed to the development of one of the most important interprises of this State, and that it has been raised during his term of office, and largely by his aid, from an insignificant and small condition to such a degree of efficiency and thoroughness that it now ranks with the work done by the best boards in the United States.

In his retirement from his field of work he carries with him the esteem of his fellow commissioners, who feel that the State has lost a valuable and faithful commissioner, and the board a friend and efficient co-worker."

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OBSERVATIONS ON THE POSSIBILITIES OF FISH CULTURE IN THE FUTURE.

BY DR. J. C. PARKER.

The power of man to change natural conditions finds a most striking example in the distribution of the inhabitants of the waters, and in their artificial fecundation and preservation to a point in fish life when it may be said that they are self supporting.

The past experience and constantly accumulating information of this most interesting of subjects, leads those interested in these matters to feel that we are as yet only in the infancy of a vast economic problem, which when successfully solved, will add most materially to the well being of the individual, and the financial and food developing interests of the State.

The operations of the commission for the past two years, with the increased means placed at its disposal, have carried the economic features of our work far beyond that of any two preceding years, and demonstrated beyond a doubt, the power of increasing in a direct arithmetical ratio the producing powers of the board, by improved powers of production with a minimum of disbursement; and this ratio can undoubtedly be increased until the amount of young fish to be planted in the waters of this State each year shall be made equal to the amount taken out as adult fish and an equal balance obtain.

One of the most gratifying results is the increasing intelligent information that is being disseminated and the interest manifested in regard to this work throughout the State. Letters of inquiry in regard to the methods of the commission are rapidly increasing, showing an active interest and an earnest desire to aid in this important work, and if there could be put into the hands of the commissioners the means and power from time to time, to print for distribution among the inhabitants of the State such practical information as the commissioners may desire furnished it would, in our estimation, be of vastly greater importance than the passage of retaliatory and prohibitory laws. The broad fact is that the largest portion of the people of the State are reasonable, intelligent men, law abiding and err through ignorance, rather than inclination. The cultivation and conservation of fish is a comparatively new thought in the body politic, but there is

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every reason to hope that in process of time the point may be reached when every individual who controls an acre of water will so use it as to fully secure the best result through intelligent culture and care.

The following from an article in the Popular Science Monthly, by a native of China on the water system of his mother land, seems thoroughly pertinent to the matter under consideration.

"Through the abundance of water everywhere, my countrymen, instead of being satisfied to cover the sea, rivers and lakes with their fishing boats, have been able to devote themselves extensively to the raising of fish. The spawn is carefully collected wherever it is found; instead of abandoning it to the channels of the rivers, the watchful shore dweller puts it under protection wherever a suitable supply of water is to be found. The fallow rice fields dammed and flooded in winter are alive with wriggling carps; and even the rain water cistern is turned into a breeding pond.

This economical management permits us, without piscicultural societies, to stock the rivers with millions of fry, and to add a considerable variety of fish to fill our bill of fare, a part of which is consumed fresh, while the rest, salted or dried, is dispatched into all parts of the empire and sold at a moderate, but always remunerative price."

The above quotation serves to show what may ultimately be done with our own waters. With the advancing settlement and development of our country, when a denser population shall have grown up, and the necessities for husbanding all our recourses for the production of food shall become more urgent and imperative than now, there will probably result a necessity for the use of every available water for the production of fish food.

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SUGGESTIONS TOUCHING THE INCREASE OF PERCENTAGE OF FERTILIZATION OF THE EGGS OF THE WALL-EYED PIKE.

BY PROF. JACOB E. REIGHARD.

ASSISTANT PROFESSOR OF BIOLOGY OF THE UNIVERSITY OF MICHIGAN, AND READ BEFORE THE AMERICAN FISHERIES SOCIETY AT PUT-IN-BAY, IN MAY, 1890.

The following was prepared by Prof. Reighard at the request of the board of commissioners to prepare a practical paper to be read on this occasion, showing the causes as developed by his investigations on Saginaw bay, Michigan, of the large percentage of loss in the impregnation of the wall-eyed pike eggs. A detailed report of a more scientific nature and relating particularly to the development of the embryo of the wall-eyed pike will be found in the appendix of this report:

The eggs of the wall-eyed pike, after having been for some time in water, measure 2.2 millimeters (about 1-12 inch) in diameter. The egg has an enveloping membrane (or zona radiata) of the usual form. Outside this is a second thinner membrane which wrinkles, and stains more deeply in haematoxylin than does the inner zona radiata. The eggs are very adhesive and it is to this outer membrane that the adhesiveness is due. There is probably also a third membrane within the zona, but this has not been determined with certainty. Within these membranes is the yolk, having a diameter of 1.4 mm (about 1-18 inch). The yolk is spherical and in one side of it is embeddied a spherical oil-drop having a diameter of .8 m. (About 1-31 inch). The oil-drop causes the surface of the yolk sphere to protrude on one side. The oil-drop being lighter than the yolk is always turned upward, so that in looking at the egg from above, the oil-drop appears to be in the middle of the yolk, while in looking at the egg from the side the oil-drop appears to be at the top of the yolk.

I shall speak of that pole of the yolk in which the oil-drop is embedded, as the upper pole, and of the opposite side as the lower pole. A line drawn about the yolk half way between these two poles will be spoken of as the equator. When the egg is at rest the lower pole of the yolk rests

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upon the egg membrane, so that the space which separates the yolk from the zona is altogether above and at the side of the yolk and oil-drop. This space may be spoken of as the breathing space. Surrounding the yolk and oil-drop is a layer of protoplasm, which forms an investment for them and separates them from the water in the breathing space.

This layer of protoplasm is extremely thin over the greater part of the yolk and is tightly stretched over the protuberance formed by the oil globule. It is not, however, uniformly thin, but in one place has a disc-shaped thickening. This thick disc of protoplasm (germinal disc) is concave towards the yolk and convex on its opposite side and is fitted like a saucer against one side of the yolk. The position is such that its center is upon the equator of the yolk, so that in looking at the egg from above, one sees the edge of the germinal disc. Outside the disc the layer of enveloping protoplasm is so thin that it cannot be easily seen except by the use of reagents. So long as the yolk is within this enveloping layer of protoplasm it is entirely transparent and colorless. If the enveloping layer be ruptured so that the yolk passes out and comes into contact with the water it becomes instantly opaque and of a milk-white color.

The foregoing description applies to the egg after it has been some time in the water. As the egg leaves the female the egg membranes are not separated from the yolk by a water filled space, but are everywhere in close contact with the layer of protoplasm which invest the yolk. When the egg is placed in water, the water passes rapidly through the egg membranes and accumulates between them and the yolk. In this way the membranes become gradually separated from the yolk by a water filled space, "the breathing space."

By this passage of water through the membranes they become tightly stretched and tense so that an egg which at first feels, under the finger, like a piece of soft putty, becomes hard to the touch by the absorption of water and feels like a shot. This "filling" of the egg takes about two hours.

The foregoing account of the structure of the egg is sufficient to an understanding of the mechanical arrangements that it presents.

As it seems likely that for some reason a large per cent of the eggs failed to be impregnated, my intention was first directed to determining the first difference between impregnated and unimpregnated eggs.

In order to determine the question with certainty for this particular animal, the following experiment was tried. (Quoted from note-book.)

April 16, 8:45 A. M.

After washing the surface of the body of a female fish, in the region of the external opening, with weak acetic acid, in order to destroy any spermatozoa, the eggs were stripped into two dishes containing water. Into one dish milt was immediately stripped, the other was left without milt. These were marked lot 1 and lot 2, respectively.

Lot 1 examined at 1:45 P. M. (the eggs having been kept in a cold room) and found segmentation going on. The germinal disc is divided into either two or four cells.

Lot 2 examined 8 A. M., April 17, 24 hours after impregnating lot 1.

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The eggs were firmly set in a mass on the bottom of the dish. 100 taken at random were examined with the following results:

Showing normal germinal disc without trace of segmentation.	82= 82%
Showing abnormal germinal disc with possible traces of first or second segmentation,	4= 4%
Injured by rupture of protoplasmic investment of yolk so that yolk had escaped and egg had turned white,	14= 14%
Total	100=100%

This experiment was after repeated without, however, counting the eggs and always with the same result.

Segmentation of the germinal disc is therefore the first easily recognized sign of impregnation.

In order to determine the percentage of unimpregnated eggs among those taken by the men and ready for shipment to the Detroit hatchery, the following counts were made:

April 17, 1 P. M., 252 eggs taken at random from a tub, after stirring the eggs in the tub, were examined with the following results:

Segmented normally (i. e. impregnated)	141= 56%
Unsegmented normally (not impregnated)	26= 11%
Injured by escape of yolk (white eggs)	85= 33%
Total	252=100%

The eggs marked as unimpregnated were set aside and were found to be still unsegmented after 24 hours.

This was several times repeated on other lots of eggs with similar results.

It shows that about 33% of the eggs are injured mechanically by the rupture of the protoplasmic investment of the yolk, while only about 11% perish from lack of impregnation. Even superficial examination shows that in nearly every case this rupture of the yolk takes place over the oil globule. A consideration of the mechanical arrangement of the parts of the egg shows that this is the weak spot.

In the natural position the yolk sphere lies with its lower half against the egg membranes. These membranes, therefore, support this half of the yolk, surrounding it as if it were resting at the bottom of a cup.

The upper half of the yolk is, on the contrary, not of the same form as the investing membrane, its spherical surface is interrupted by the protruding oil globule.

The result of this arrangement is that when any pressure is brought to bear on the egg membrane, so that the space within which the yolk lies is reduced, the yolk is able to resist this pressure by fitting itself against the egg membrane at every part of its surface except over the oil globule. The strain therefore comes on that part of the protoplasmic investment of the yolk which covers the oil globule and here it bursts. In almost every case the white spot which indicates the rupture of the yolk investment makes its appearance at the oil globule, usually at its equator.

Owing to the fact that the eggs are adhesive, it is the practice of the men in taking them to stir the eggs with the hand. By this means they detach the eggs that have adhered to the sides of the pail and separate from one another those that have adhered together in bunches. This stirring takes place shortly after the eggs are placed in the pail and before they have filled with water. In this condition the space between the membranes and

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yolk is either absent or it is so small that it forms rather an aid than a hinderance to the bursting of the yolk investment.

It is therefore desirable to find some means of handling the eggs so they will not adhere to the vessel in which they are placed, and so they will not adhere to one another to such an extent as to render it necessary to separate them by the hand.

As to the first point, the men handling the eggs have found they do not adhere to an ordinary unpainted, wooden pail which by use has become rough inside, while they do adhere to the galvanized iron pails now in use. I have observed that while the eggs adhere strongly to glass, they adhere but slightly to cloth. I have no doubt that by the substitution of wooden pails for metal this difficulty will be overcome.

It is likely that a metal surface might be oiled or otherwise so prepared as to prevent the adhering of the eggs.

With regard to the second point, it has been found that if water be added to the eggs *very slowly*, while at the same time they are kept in motion by rocking the containing vessel, they do not then adhere to one another. This is true whether or not milt be mixed with the water.

Two lots of eggs were taken from the female and placed in two similar glass dishes and to one milt was added. Water was then gradually added to each lot with continual agitation of the eggs by rocking the dishes. This was continued until the dishes had been filled with water and until the eggs had "filled." In neither dish did the eggs adhere to one another or to the dishes. Eggs taken from either dish and transferred to another dish containing a larger quantity of water adhered at once.

In order to test the effect on the eggs of not introducing the hand, about two quarts of eggs were impregnated in a galvinized iron pail. The water was added slowly and the pail kept in motion. The eggs did not adhere to one another, but adhered in a layer one or two eggs thick over the bottom and sides of the pail. Without disturbing those eggs that had adhered to the pail, those in the center were removed and 154 taken at random were examined with results as follows:

Injured	15=10%
Not impregnated	0= 0%
Impregnated and afterwards segmented	139=90%
Total	154=100%

A second trial resulted as follows:

Injured	12= 7%
Not impregnated	2= 1%
Impregnated	165=92%
Total	179=100%

An attempt was made to determine the result of using a wooden pail and taking account of all of the eggs, whether they had adhered to the pail or not. About a quart of eggs was used and they were examined shortly after being impregnated. They had not adhered to the pail, nor to one another, and the percentage of injured eggs did not appear to be more than five (5). Unfortunately the eggs were afterwards mixed with others and the whole lot roughly handled before an opportunity was had of making a careful examination of them. The suspension of opertions shortly after this prevented a repetition of the experiment.

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It is to be noted that when the eggs are permitted to adhere to the pail and to one another so that the percentage of those injured is large, the percentage of those unimpregnated is also greater. The same method of handling that reduces the percentage of injured eggs reduces also the percentage of those unimpregnated.

From the two causes about 45% of the eggs examined could never have developed. Since the percentage of the eggs lost during the present year is estimated at 40, there remains 15% still to be accounted for.

A lot of eggs, 45% of which are dead, requires much more handling than would be the case if all were sound. Such a lot of eggs also invites the attacks of fungus which spreads from the dead eggs to the living ones and is likely to kill those in turn.

In such a lot many living eggs become clogged among the dead ones and are probably either smothered or poisoned.

In short, if the loss of eggs which takes place at first from mechanical injury and lack of impregnation can be stopped it is fair to expect that the subsequent loss will be much reduced.

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FISH PLANTS, 1888-1889.

Whitefish Plants, 1889.

Name of Waters.	Where Planted.	Date.	Number.
Lake Michigan	St. Joseph	April 1	4,000,000
Lake Michigan	South Haven	" 3	4,000,000
Lake Michigan	Ludington	" 5	4,000,000
Detroit River	Grassy and Mammy Judy Islands	" 6	4,000,000
Lake Michigan	Manistee	" 7	4,000,000
Saginaw Bay	Bay City	" 9	4,000,000
Detroit River	Fort Wayne	" 9	4,000,000
Lake Michigan	Muskegon	" 11	4,000,000
Lake St. Clair	Grosse Point	" 11	4,000,000
Straits of Mackinac	Mackinaw	" 13	4,000,000
Lake Huron	Cheboygan	" 15	4,000,000
Straits of Mackinac	Mackinaw	" 17	3,000,000
Lake Michigan	Pentwater	" 19	3,000,000
Lake Superior	Marquette	" 21	3,000,000
Lake Superior	Marquette	" 24	3,000,000
Lake Huron	Port Huron	" 27	4,000,000
Lake Michigan	Grand Haven	" 29	3,000,000
Total			63,000,000

Whitefish Plants, 1890.

Name of Waters.	Where Planted.	Date.	Number.
Detroit River	Belle Isle	Feb. 5	2,000,000
Detroit River	Belle Isle Shoals	" 22	2,000,000
Lake Michigan	Grand Haven	Mar. 1	3,000,000
Lake Michigan	St. Joseph	" 7	3,000,000
Lake Michigan	Grand Haven	" 9	3,000,000
Lake Michigan	St. Joseph	" 12	3,000,000
Lake Michigan	Saugatuck	" 13	3,000,000
Lake Erie	Monroe	" 15	3,000,000
Lake Erie	Monroe	" 17	3,000,000
Lake Michigan	South Haven	" 17	3,000,000
Lake Michigan	Frankfort	" 17	3,000,000
Lake Michigan	Ludington	" 20	3,000,000
Lake St. Clair	Grosse Point	" 23	4,000,000
Lake Huron	Port Huron	" 23	3,000,000
Saginaw Bay	Bay City	" 23	3,000,000
Detroit River	Grassy and Mammy Judy Islands	" 24	4,000,000
Lake Michigan	Frankfort	" 24	3,000,000
Lake Erie	Monroe	" 24	3,000,000
Detroit River	Belle Isle	" 26	3,000,000
Lake Michigan	South Haven	" 27	3,000,000

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Whitefish Plants, 1890.—CONTINUED.

Where Planted.	Name of Waters.	Date.	Number.
Lake Michigan	Ludington	Mar. 28	4,000,000
Lake Michigan	Manistee	" 31	3,000,000
Lake Michigan	Muskegon	" 31	3,000,000
Saginaw Bay	Bay City	April 2	3,700,000
Lake Michigan	Muskegon	" 2	3,000,000
Straits of Mackinac	Cheboygan	" 4	4,000,000
Lake Huron	Sand Beach	" 5	6,000,000
Lake Huron	Port Huron	" 8	6,000,000
Straits of Mackinac	Cheboygan	" 6	3,000,000
Straits of Mackinac	Mackinaw	" 9	2,000,000
Straits of Mackinac	Mackinaw	" 11	3,000,000
Straits of Mackinac	Mackinaw	" 15	3,000,000
Lake St. Clair	Grosse Point	" 18	6,000,000
Total			109,700,000

Brook Trout Plants, 1889.

County and Name of Waters.	Town.	Depositor.	Date.	Number.
Allegan County:				
Little Rapid river	Burnip's Corners	Henry Ebmeyer	February 25	10,000
Miller's creek	Allegan	E. C. Reid	" 25	6,000
Munn's and Uhlem creeks	Otsego	Conrad Bros	" 25	16,000
Big creek	Otsego	J. D. Kelley	" 25	6,000
Brow's creek	Plainwell	Ed. Anderson	" 25	10,000
Laraway's creek	Shelbyville	D. D. Harris	March 12	6,000
Alcona County:				
West Byers and Ricker's creeks	West Harrisville	S. B. Anges	" 20	10,000
Antrim County:				
Rootville creek	Mancelona	Lewis Way	" 25	10,000
Cedar creek and Intermediate river	Mancelona	O. W. Kibby	" 25	20,000
Jordan river and branches	Alba	Dwight Lydell	" 28	40,000
Alpena County:				
Osink's and King's creeks	Alpena	Henry Bolton	" 20	30,000
Avery's creek	Alpena	E. O. Avery	" 20	10,000
Branch County:				
Warsop and Underwood creeks	Union City	Joseph Warsop	February 20	10,000
Berrien County:				
No name	Three Oaks	F. V. Martin	" 20	5,000
Lemon, Ford, Peterborough, Wilson, Law and Spring creeks	Berrien Springs	Wm. Dester	" 20	30,000
Ox, Sutton and Eastman creeks	Benton Harbor	Fred Jordan	" 20	10,000
Blue, Sand, Macord's and Yellow creeks	Benton Harbor	C. Colby	" 20	5,000
Spring brook	Freeport	J. C. Baker	March 12	6,000
Pipe Stone creek	Benton Harbor	C. Colby	April 18	8,000
Barry County:				
Fall and West creeks and three streams no name	Hastings	Philip T. Colgrove	" 2	15,000
Glass creek	Irving	J. M. Rodgers	May 4	25,000
Cass County:				
Christian creek	Cassopolis	J. P. Smith	February 20	10,000
Empties into Dowagiac creek	Dowagiac	W. J. Hartfield	" 28	10,000
	Glenwood	W. Wells	" 28	10,000
Calhoun County:				
Bear and Wilder creeks	Marshall	F. H. Wherry	" 28	10,000
North Branch of Kalamazoo river	Albion	F. J. Parsons	" 28	10,000

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Brook Trout Plants, 1889.—CONTINUED.

County and Name of Waters.	Town.	Depositor.	Date.	Number.
Clare County:				
Dock and Tom creeks	Lake George	E. J. Roys	March 4	10,000
South branch of Tobacco, Little Tobacco and Spring brooks	Clare	Ebenezer Perry	" 4	15,000
North branch of Tobacco river	Harrison	W. W. Green	" 4	20,000
Branch of Sugar river	Clare	Wells, Stone & Co	" 4	15,000
Cat creek	Hersey	Sanford Keeler	April 2	10,000
Cheboygan County:				
Echo lake outlet on Bois Blanc island	Cheboygan	E. T. Webb	March 20	9,000
Nigger and Bush creeks	Topinabee	H. H. Pike	" 20	9,000
Little Bear and Cold Spring creeks	Rondo	W. H. Merritt	" 20	9,000
Crawford County:				
Au Sable and east branch of Au Sable creeks	Frederic	E. Flagg	" 20	20,000
No name	Pere Cheney	H. Thayer	" 20	3,000
Charlevoix County:				
North and south branches of Boyne river	Boyne Falls	Mich. Fish Com	" 28	25,000
Cedar or Deer creek	Boyne Falls	Mich. Fish Com	" 28	25,000
Eaton County:				
Herring creek	Kalamo	C. M. Woodward	April 2	12,000
Emmet County:				
Newman and Munroe creeks	Petoskey	L. D. Bartholomew	March 25	20,000
Horton's creek	Petoskey	J. Sanford	" 25	10,000
Minnehaha creek	Petoskey	J. M. Metheany	" 25	10,000
Page, Harding and Wequetonsing brooks	Petoskey	" "	" 25	10,000
Kegomie creek	Petoskey	" "	" 25	6,000
Wilton and fountain brooks	Conway and Ogden	" "	" 25	9,000
Six mile post creek	Six Mile Post	" "	" 25	6,000
Conway creek	Conway	" "	" 25	6,000
LeRoy creek	Le Roy	" "	" 25	15,000
South branch of Manistee river	Tustin	" "	" 25	15,000
Tributary to Manistee river	Summit City	" "	" 25	15,000
Head of Bear river	Petoskey	Mich. Fish Com	" 28	30,000
Carp river	Carp Lake	Mich. Fish Com	" 28	30,000
Nadolski's creek	Petoskey	J. M. Metheany	April 5	6,000
Genesee County:				
Thread creek	Grand Blanc	E. J. Jennings	March 4	18,000
Lewis creek	Linden	Wm. H. Johnson	" 7	6,000
Grand Traverse County:				
Nickerson and Mayfield creeks	Mayfield	C. E. Brewster	" 25	20,000
Mayfield and East creek, one mile east of Mayfield	Mayfield	J. M. Metheany	" 25	18,000
Hillsdale County:				
Emery Spring brook	Hillsdale	A. A. Smith	April 2	15,000
Iosco County:				
Porterfield creek	Whittemore	Frank A. Duplantz	" 20	12,000
Tawas, Cold, Sims and Silver creek	Tawas City	N. C. Hartingh	" 20	30,000
Isabella County:				
Headwaters of west branch of Pine river	Blanchard	H. P. Blanchard	" 9	20,000
Ionia County:				
Prairie creek	Ionia	H. L. Bailey	January 28	20,000
Belloways creek	Ionia	H. L. Bailey	February 15	20,000
Randall's and Monk's creeks	Saranac	J. W. Toles	March 7	6,000
Mill creek	Saranac	A. W. Huntley	" 7	6,000
Brown's creek	Muir	H. M. Brown	" 7	6,000
Popple, Dugway and Carpenter creeks	Pewamo	Geo. A. Chatterton	" 7	12,000
Spring, Spice, Lake, Strumble, Seasings or Goose, Murphy and East Liblow creeks	Lyons	N. Hitchcock	" 7	10,000
Stony and Tubulan's creeks	Pewamo	John Bitts	" 7	10,000
Prairie creek	Ionia	S. B. Webber	" 11	6,000
In pond on State farm	Ionia	E. C. Watkins	" 11	6,000
Van Buren, Peck and Town creeks	Portland	W. D. Crane	" 11	10,000

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Brook Trout Plants, 1889.—CONTINUED.

County and Name of Waters.	Town.	Depositor.	Date.	Number.
Ionia County—cont'd				
Cission creek	Ionia	H. L. Bailey	March 11	9,000
Timberland, Halliday and Brooks creeks	Ionia	H. L. Bailey	" 9	9,000
Jackson County:				
Snyder's creek	Jackson	C. B. Bush	February 28	10,000
No name	Grass Lake	S. Campbell	" 28	6,000
Branch of Snyder's creek	Jackson	C. B. Bush	April 2	15,000
Kalamazoo County:				
Spring run	Schoolcraft	T. Hewitt	February 25	6,000
Augusta creek	Hickory Corners	John Shaw	" 25	10,000
Campbell creek	Galesburg	A. H. Hubbard	" 28	3,000
Tributary to Kalamazoo river	Galesburg	J. H. Innes	" 28	3,000
Parker's creek	Kalamazoo	M. Gibbs	March 12	9,000
Tributary to Pine river, sec. 19, Alamo tp.	Kalamazoo	E. W. Sleeper	" 12	6,000
Little Portage river	Kalamazoo	D. B. Merrill	" 12	6,000
Pine creek	Kalamazoo	A. A. Phelps	" 12	6,000
Portage river	Kalamazoo	C. D. Root	" 12	9,000
Spring brook and Portage river	Vicksburg	G. W. Chamberlin	" 12	6,000
Kent County:				
Winegas, Parker and Spence's creeks	Lowell	C. B. Corbin	" 7	9,000
Bonne creek	Logan	L. Kelley	" 7	6,000
Alden, Church, Copp, Mill, Snow and Cherry creeks	Logan	Charles Atthens	" 7	18,000
Spring, Little Cedar, Butternut and Crimion creeks	Cedar Springs	C. S. Ford	" 12	21,000
Bear creek	Bostwick	H. D. Davis	" 12	12,000
Bear creek	Canonsburg	G. T. Young	" 12	9,000
Ardi's and Smith's creeks	Belmont	Joseph Bapke	" 12	6,000
Coldwater creek	Grand Rapids	H. W. Davis	" 12	25,000
Seeley creek	Gratton	C. M. Slayton	" 12	9,000
Frost creek	Grand Rapids	W. E. Macard	" 12	3,000
Cooley creek	Labarge	H. N. Cooley	" 12	6,000
Stow creek	Caledonia	D. P. Hale	" 12	9,000
Inlet to Hilton creek	Ross	J. K. Hilton	" 12	3,000
Silver creek	Sparta	A. A. Place	" 12	9,000
South Crocker, Muma and Bell creeks	Casnovia	E. Farnham	" 12	9,000
Spring brook	Sparta	Frank Baird	April 5	9,000
Kalkaska County:				
South branch of Boardman river	Kalkaska	Mich. Fish Com.	March 28	20,000
Boardman river	Kalkaska	" " "	" 28	20,000
Rapid river	Kalkaska	" " "	" 28	20,000
Livingston County:				
Ore, West Woodruff and East Woodruff creeks	Brighton	C. E. Cushing	February 25	10,000
Lenawee County:				
Little Raisin creek	Ridgeway	T. H. Temple	" 25	10,000
Lapeer County:				
Pine creek	Lapeer	S. N. Vincent	March 4	10,000
Hemmingway and Elk creeks	Columbiaville	J. D. Brown	" 4	6,000
Andrus, Pleasant Valley and Beach creeks	Highland	H. S. Holdridge	" 4	15,000
Lake County:				
Piquette creek	Wingleton	W. D. Wing	" 12	6,000
Silver creek	Nirvana	Jay Sprague	April 4	9,000
Sanborn and Kenney creeks	Baldwin	Sanford Keeler	" 2	15,000
Mecosta County:				
Cedar, Strong and Stevens creeks	Morley	J. C. Boyd	February 15	20,000
Perry, Town line and Painter's creeks	Mecosta	Geo. Minkle	March 11	10,000
No name	Reed City	E. L. Hayes	" 4	10,000
	Big Rapids	D. M. McLellan	" 4	30,000
Hyde's creek	Big Rapids	Wm. Laduer	" 12	6,000
Cedar creek	Stanwood	C. T. Barnard	" 12	6,000
Seaton and Davis creeks	Morley	G. B. Kibbey	" 12	9,000
Robinson's creek	Big Rapids	J. D. Robinson	April 2	3,000
Philio creek	Big Rapids	James Philio	" 8	4,000
Ryan creek	Big Rapids	L. L. Blair	" 15	4,000
Headquarters of Paris creek	Paris	Mich. Fish Com.	" 20	15,000
Headquarters of Buckhorn creek	Paris	" " "	" 25	15,000

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Brook Trout Plants, 1889.—CONTINUED.

County and Name of Waters.	Town.	Depositor.	Date.	Number.
Mecosta County—cont'd:				
Hersey river and branches between Reed City and Milton Junction	Paris	Mich. Fish Com.	April 26	30,000
Dalzell or King's creek	Big Rapids	James Dalzell	May 5	25,000
Midland County:				
Darrow and Cedar creeks	Coleman	Geo. Granger	May 4	18,000
Cedar creek	Coleman	C. Craft	" 4	9,000
Muskegon County:				
Green, Bear and Black creeks	Muskegon	Charles Gunn	February 13	20,000
Cleland creek	Whitehall	A. J. & C. E. Covell	March 18	12,000
Cleland and Silver creeks	Whitehall	E. M. Ruggles	" 18	15,000
Montcalm County:				
Indian, Tamarack and Church creeks	Howard City	C. E. Murray	February 15	20,000
Black creek	Six Lakes	R. Flick	March 7	10,000
Fountain and Cedar creeks	Six Lakes	A. E. Hunter	" 7	10,000
Tamarack creek	Lake View	A. T. Call	" 7	10,000
Brandy creek	Lake View	M. W. Kelsey	" 7	6,000
Fish creek	Stanton	C. F. Briant	" 11	10,000
Little Pine, Butternut and Crystal creeks	Crystal	J. E. Yondon	" 11	10,000
Rice creek	Howard City	J. N. Hathaway	" 12	6,000
Grant creek	Pierson	N. A. Poter	" 12	3,000
South branch of Fish creek	Sheridan	E. Follett	April 9	9,000
Clear creek and Wabasie's creek and lake	Greenville	F. J. Phelps	" 9	9,000
Mason County:				
Lincoln creek and Little Sable river	Fountain	Dodge Squire	March 12	15,000
Freeman and Cedar creeks	Free Soil	Wm. Freeman	" 12	9,000
Sable river	Free Soil	C. A. Toby	" 12	9,000
Weldon creek	Weldon Creek	Wm. Neelon	" 14	9,000
Black and Cedar creeks	Custer	Edward Stock	" 14	12,000
North branch of Little Sable river	Scottsville	J. N. Clark	" 14	10,000
South branch of Lincoln river	Scottsville	Simon Warner	" 14	12,000
Reid, Quince, Mioco and Swan creeks	East Riverton	J. Griffin	April 4	30,000
Two branches of Sweetwater creek	Branch	Sanford Keeler	" 2	15,000
In a small stream Sec. 20, Webber township	Branch	Sanford Keeler	" 2	9,000
Manistee County:				
Pine and Claybank creeks	East Lake	T. A. Brown	March 12	15,000
Claybank creek	Manistee	L. Kaufman	" 12	3,000
Lorenson creek	Manistee	J. White	" 12	6,000
Tributary to Portage, Onekama township	Manistee	A. W. Farr	" 14	9,000
Tributary to Portage, Onekama township	Manistee	Fred Culver	" 14	3,000
Chief creek	Manistee	P. Schneider	April 4	9,000
Newaygo County:				
Spring and Crystal creeks	Ashland	Herman Marvin	March 12	9,000
Cole, Four Mile, Whittmore and Bigelow creeks	White Cloud	P. Rodell	" 12	10,000
Spring creek	Lilley	S. Seeley	" 12	30,000
Porter and Crary creeks	Fremont	L. S. Addison	" 18	6,000
Brooks creeks	Newaygo	Charles Kritzer	April 2	12,000
Pennoyer creeks	Newaygo	E. O. Shaw	" 2	15,000
Ottawa County:				
Branch of Bush creek	Hudsonville	B. E. Green	February 20	5,000
Spring creek	Talmadge	Peter Malone	March 7	6,000
Black creek	D.G.H.& M. Cross'g	F. S. Wilson	" 12	9,000
Osceola County:				
Reed and McDonald creeks	Reed City	E. L. Hayes	February 15	10,000
Big Stone creek (two branches)	Evart	Z. W. Brigham	March 4	10,000
Brooks, Finney, and Silver creek and tributaries	Evart	J. J. Reik	" 4	20,000
West branch of Clark's and Deer lake branches of the Hersey	Ashton	J. M. Metheany	" 25	10,000
Hersey creek	Hersey	Sanford Keeler	April 2	6,000

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Brook Trout Plants, 1889.—CONTINUED.

County and Name of Waters.	Town.	Depositor.	Date.	Number.
Osceola Co.—cont'd:				
Stream on Sec. 17, Hersey Tp.	Hersey	Sanford Keeler	April 2	3,000
Stream on Secs. 6 & 7, Hersey Tp.	Evart	" "	" 2	9,000
Twin creek	Evart	" "	" 2	6,000
Chippewa creek	Chippewa station	" "	" 2	15,000
Tributaries to Tobacco river	Farwell	" "	" 2	12,000
Oakland County:				
North branch of Clinton river	Oxford	M. E. Martin	March 4	10,000
Stony creek	Rochester	C. E. Crissman	" 4	6,000
Buckhorn creek	Holly	E. P. Boisford	" 7	10,000
Watercress creek	Birmingham	T. C. Trowbridge	" 7	6,000
Ogemaw County:				
Chapman, Edwards, west branch of Edwards and middle branch of Tittabawassee	West Branch	S. V. Thomas	" 20	20,000
Ammond creek	West Branch	Jerry Ammond	" 20	10,000
Houghton creek	West Branch	Wm. Bentley	" 20	10,000
Wilson, Rust and Stockade creeks	West Branch	A. S. Rose	" 20	20,000
Thumb lake and west branch of Sturgeon river	Vanderbilt	J. J. Waggoner	" 20	15,000
Otsego County:				
Hay, Meadow and Bargehr creeks	Gaylord	W. L. Leach	" 20	10,000
Oceana County:				
Branch of Stony creek	Shelby	E. J. Shirtz	" 18	12,000
Cunningham creek	Cob Moo Sah	Harris Lattin	" 18	9,000
Walker, Gales, Roby, Ward's and Baldwin's creeks	Hart	E. D. Richmond	" 18	20,000
Quince and Nickerson creeks	Pentwater	D. C. Wickham	" 18	20,000
Roscommon County:				
Robinson creek	Roscommon	H. H. Woodruff	" 20	10,000
West branch of Klacking brook	Prudenville	J. H. Crabtree	" 20	10,000
St. Joseph County:				
Mill creek	Three Rivers	Charles Rice	February 20	8,000
St. Clair County:				
Silver creek	Jeddo	Hugh Stevenson	March 4	10,000
Van Buren County:				
Tributary to east branch of Paw Paw river	Lawton	C. L. Balch	February 28	6,000
Tributary to Paw Paw river	Lawton	J. W. Clark	" 28	3,000
Spring brook and tributary to Paw Paw river	Lawton	C. F. Dey	" 28	9,000
Tributary to Paw Paw river	Paw Paw	S. Hawkins	" 28	10,000
Cold Spring brook	Paw Paw	F. C. Thomas	" 28	6,000
Washtenaw County:				
Fellows, Mud, Bond, Spring, Hoyt's and Falee creeks	Saline	J. H. Battle	" 25	20,000
Honey creek	Ann Arbor	J. F. Lawrence	" 28	10,000
Boyer's creek	Ann Arbor	Jasper Innes	" 28	10,000
Paint creek	Ypsilanti	A. H. Martin	" 28	10,000
Wexford County:				
North fork of west branch of Clam river, west branch of Clam, and north branch of Pine rivers	Cadillac	W. J. Cornwell	March 25	20,000
Cedar creek and four streams out of Manitou tributary to Manistee river	Manitou	Mich. Fish Com.	" 28	30,000
Total				2,468,000

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Brook Trout Plants, 1890.

County and Name of Waters.	Town.	Depositor.	Date.	Number
Alcona County:				
East, west and south branches of Pine river	Gustin & Mikado	J. H. Killmaster	Mar. 19	20,000
Backus creek				
Devil's river	Harrisville and Gustin	G. B. Killmaster	" 19	18,000
North and south branches of Black river	Alcona	J. L. Sanborn	" 19	20,000
Allegan County:				
Laraway's creek	Wayland and Martin	D. D. Harris	Feb. 26	6,000
Button's creek	Hopkins	Charles W. Button	" 26	3,000
Miller creek and tributaries	Manlins	E. C. Reid	" 14	9,000
Miller's creek	"	Harvey D. Sears	" 14	3,000
Little Rapid river	Dorr	Henry Ebmeyer	" 20	6,000
Munn's creek	Otsego	Conrad Bros.	" 20	9,000
Uhlem creek				
Cold stream brook	"	J. D. Kelley	" 20	3,000
Alpena County:				
Norwegian creek	Alpena	Christ. D. Hanner	Mar. 19	6,000
Avery's creek	Wilson and Ossineke	Henry Bolton	" 19	20,000
King creek				
Bean creek				
Antrim County:				
Shanty creek	Custer	O. W. Holly	" 26	12,000
Saloon creek				
Holly's creek				
Cedar creek	Kearney and Mancelona	Oscar W. Kibby	" 26	18,000
Intermediate creek				
Atchinson creek	Milton	E. C. Noble	" 26	7,000
Elk river				
Jordan river and branches	Alba	J. M. Metheany	April 2	25,000
Barry County:				
Augusta creek	Barry	John Shean	Feb. 10	6,000
Glass creek	Yank Springs	J. M. Rogers	Mar. 3	10,000
Spring brook	Irving	John C. Baker	" 3	5,000
Coldwater creek	Odessa	Oliver J. Wait	" 3	6,000
Baraga County:				
Silver river	L'Anse	Wm. L. Mason	" 6	25,000
Falls river				
Slate river	Avon	Chas. M. Ferrer	" 6	15,000
Berrien County:				
Bine creek	Bainbridge	D. J. Morrison	Feb. 17	9,000
South branch Galiero river	Three Oaks	Francis V. Martin	" 17	6,000
Mud run	Three Oaks	C. D. Brownell	" 17	9,000
Spring creek				
Pokagon branch	Bertrand	E. M. Copp	" 17	6,000
Calhoun County:				
Messeroll's creek	Burlington	L. L. Harsh	" 20	6,000
Woodworth creek	Athens	George M. Ferris	" 20	9,000
Ferris creek				
Martin brook	Battle Creek	N. A. Osgood	" 4	21,000
Simons brook	Bedford			
Quaker brook	Maple Grove			
Foster's brook	Newton			
Crystal spring brook	Leroy and Battle Creek			
Kelsey brook	Leroy			
Bear creek	Marshall	F. H. Wherry	" 4	15,000
Wilder creek	Eckford			
Rice creek	Marshall & Marengo	Thos. L. Cronin	" 4	3,000
Spring brook	Concord	F. C. Courter	" 4	9,000
Gillet's creek	Clarence			
Rice creek	Parma			
Cass County:				
Christian creek	Penn, Calvin and Jefferson	James P. Smith	" 17	6,000
Christian creek	Penn	N. Jones	" 17	3,000
Glenwood spring brook	Wayne	Worden Wells	" 17	3,000
Crane creek	"	Matt. Kinney	" 17	3,000

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Brook Trout Plants, 1890.—CONTINUED.

County and Name of Waters.	Town.	Depositor.	Date.	Number
Charlevoix County:				
West branch Sturgeon river	Hudson	James A. Waggoner	Mar. 19	9,000
Monroe creek	South Avon	L. D. Bartholomew	" 26	28,000
Neuman creek	Marion			
Horton's creek	Hayes	Isaac Stauffer	" 26	21,000
North and south branch of Boyne river	Boyne Falls	J. M. Metheaney	April 2	30,000
Cedar or Deer creek				
Cheboygan County:				
Austin or Crumley creek	Nunda	J. R. Shook	Mar. 19	12,000
Cold spring creek	Mentor	W. H. Merritt	" 19	6,000
Little Bear creek				
Clare County:				
Dock or Tom creek	Lake George	E. J. Roys	" 12	12,000
South branch of Tobacco river	Grant	Ebenezer Perry	" 12	18,000
Little Tobacco river				
Spring brook				
North branch of Tobacco river	Hayes	W. W. Green	" 12	25,000
Mill creek	Winterfield	Cairns E. Smith	" 12	6,000
Middle br. of Muskegon river	Marion	G. Desbrow	" 31	9,000
West branch of Clam river	Winterfield	E. W. Chapin	" 31	15,000
Littlefield's creek	Farwell	F. E. Presley	" 31	9,000
Crawford County:				
AuSable river	Frederick	Elijah Flagg	" 19	18,000
East branch of AuSable river				
Eaton County:				
Carrier's creek	Delta	Waterman Lasell	" 7	9,000
Butternut creek	Eaton	G. W. Sherwood	" 8	25,000
Fish creek				
Battle creek				
Emmet County:				
Willow creek	Petoskey	F. & P. M. R. R. Co.	April 2	42,000
Fountain creek				
South br. of Conway creek				
South br. of Kegomic creek				
Page creek				
Waquetonising creek				
Naadolakis creek				
Minnehaha creek				
Headwaters of Bear river	Petoskey	" " "	" 2	15,000
Carp river	Carp Lake	" " "	" 2	10,000
Maple river and tributaries	Pellston	" " "	" 2	18,000
Genessee County:				
Thread creek	Grand Blanc and Atlas	Eli J. Jennings	Mar. 12	15,000
Keraley creek				
Gladwin County:				
Sugar river and branches	Butman	Wells, Stone & Co.	" 12	30,000
Grand Traverse County:				
Mill creek	Whitewater	E. S. Noble	" 26	5,400
Vinton creek				
Kaiser creek				
Hammond's creek				
Cedar run	Long Lake	L. M. Thomas	" 26	9,000
Mayfield creek	Paradise	C. E. Brewster	" 26	20,000
Nickerson creek	Mayfield			
Payne's creek	Paradise and Fife Lake	T. M. Wilson	" 26	12,000
Knight creek				
Hillsdale County:				
Kalamazoo river	Moscow and Somerset	Charles W. Harris	Feb. 10	15,000
Grand river				
Ionia County:				
VanBuren creek	Portland and Danby	W. D. Crane	Mar. 7	9,000
Peck creek				
Foam creek				
Stony creek	Sebewa	H. L. Benschoter	" 7	9,000
Derby creek				
Popple creek	Ronald	Geo. A. Chatterton	" 24	20,000
Dingway creek	Lebanon & N'rth Plains			
Carpenter's creek	Crystal and Ferris			

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Brook Trout Plants, 1890.—CONTINUED.

County and Name of Waters.	Town.	Depositor.	Date.	Number
Ionia County.—cont'd:				
Stony creek	Lyons	John Betts	Mar. 24	12,000
Loss creek				
Luburtans creek				
Murphy's brook	Lyons	H. Hitchcock	" 24	15,000
Spring brook				
Spires brook				
Searney's brook				
Goss creek				
Brown's creek	N'rth Plains and Reynolds	H. M. Brown	" 24	6,000
Beckwith creek	Berlin	L. C. Walker	" 24	6,000
East Sibert brook				
Randall creek	Boston	James W. Toles	" 24	6,000
Monk's creek				
Session creek	Berlin	H. L. Bailey	" 7	29,000
Tibbitt's creek	Berlin			
Prairie creek	Ronald			
Bellamy creek	Easton			
Alden creek	Boston	Chas. D. Pease	" 24	5,000
Church's creek				
Iosco County:				
Tawas creek	Baldwin and Wilber	N. C. Hartnigh	" 19	25,000
Cold creek	Tawas			
Sims creek	Baldwin and Tawas			
Silver creek	Baldwin, Tawas and Wilber			
Porterfield creek	Burleigh	Frank Duplantz	" 19	9,000
Isabella County:				
Cedar river	Gilmore	S. Craft	" 31	15,000
Salt river	Lincoln and Coe	A. W. Hurst	" 31	15,000
Headwaters of west branch of Pine river	Rolland	H. P. Blanchard	" 31	9,000
Jackson County:				
Willow brook	Grass Lake	Samuel Campbell	Feb. 24	3,000
One source of the Kalamazoo river	Pulaski	L. N. Keeler	" 20	6,000
Snyders creek	Spring Arbor	C. B. Bush	" 20	12,000
Outlet to Gillet's lake	Leoni	T. J. Conely	" 20	6,000
Kalamazoo County:				
Shaffer's brook	Kalamazoo and Cooper	Wm. A. Glover	" 24	6,000
Parker's brook				
Leepers brook				
Four Mile creek	Ross	Eli R. Miller	" 24	9,000
Gun creek	Charleston	Charles P. Cory	" 24	3,000
Campbell's creek	Richland	A. H. Hubbard	" 24	3,000
Spring creek	Charleston & Comstock			
Portage creek	Schoolcraft	Geo. W. Chamberlain	" 24	6,000
Portage creek	"	Chester D. Root	" 24	6,000
Pine creek	Alamo	A. A. Phillips	" 24	3,000
Portage creek	Cooper	Morris Gibbs, M. D.	" 24	6,000
Spring brook	Richland			
Little Portage creek	Kalamazoo	D. B. Merrill	" 24	3,000
Tributary to Pine creek	Alamo	Henry S. Sleeper	Mar. 20	3,000
Wells creek	Portage	Thomas Hewitt	" 20	6,000
Harrison's creek	Prairie Ronde			
Spring run	Schoolcraft			
Cold stream brook	Alamo	C. C. Adams	" 20	3,000
Davis creek	Cooper	Ed. J. Anderson	" 20	15,000
Travis creek	"			
Duncan creek	"			
Brow's creek	Adams			
Lillies creek	Kalamazoo	E. S. Shaffer	" 20	3,000
Kent County:				
Inlet to Hilton lake	Byron	J. K. Hilton	Feb. 26	1,000
No name	Grand Rapids	A. S. Ainsworth	April 28	6,000
Kopp creek	Lowell	Chas. D. Pease	Mar. 24	20,000
Mill creek	"			
Snow creek	Cascade			
Cherry creek	Lowell and Vergennes			
Bowne brook	Bowne	Lewis Kelley	" 24	6,000
Seely creek	Gratton	C. M. Slayton	" 7	9,000
Tributary to Buck creek	Paris and Wyoming	Charlie Putt	Feb. 26	3,000
Bear creek	Cannon	G. T. Young	Mar. 3	5,000
Archie McFarlin brook	Plainfield	Joseph Babka	" 3	6,000
M. Smith's brook				

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Brook Trout Plants, 1890.—CONTINUED.

County and Name of Waters.	Town.	Depositor.	Date.	Number
Kent County.—cont'd:				
Butternut creek	Dutton	A. W. Blain	Mar. 3	6,000
Hendrick creek				
Smith's Spring brook	Nelson	Chas. A. Green	" 3	10,000
County Line creek	Solon	J. V. Crandall	" 3	3,000
Bear creek	Cannon	H. D. Davis	" 3	5,000
Allen creek	Algoma	J. Coon	" 3	15,000
Austin creek	Algoma and Courtland			
Clear creek	Cannon			
Hutchings creek	Algoma			
Bear creek	Cannon	W. E. Ward	" 3	6,000
Graws creek	Sparta	A. H. Saur	" 1	6,000
Spring creek	"	Frank Baird	" 1	3,000
Silver creek	"	A. A. Place	" 1	9,000
Cooley's creek	Caledonia	Henry N. Cooley	" 3	6,000
Stow creek	"	D. P. Hale	" 3	6,000
Kalkaska County:				
South br. of Boardman river	South Boardman	G. R. & I. R. R. Co.	April 2	30,000
Boardman river				
Rapid river				
Copeland creek	Wilson	E. S Noble	Mar. 26	2,000
Barber creek				
Desmond creek	Clear	" "	" 26	4,000
Lake County:				
Piquette brook	Pleasant Plains	W. D. Wing	" 14	3,000
Silver creek	Cherry Valley	Jay Sprague	" 1	6,000
Sanborn creek	Cherry Valley & Webber	Sanford Keeler	April 14	10,000
Kinney creek	Webber			
Two br's. of Sweetwater creek	Elk	" "	" 14	10,000
Small stream on sec. 20	Webber	" "	" 14	5,000
Lapeer County:				
North br. of Clinton river	Almont	M. E. Martin	Feb. 6	9,000
Townsend's creek	Metamora	Ira Read	" 6	3,000
Hemmingway creek	Marathon	John D. Brown	" 6	9,000
Elk creek				
Pine creek	Attica and Lapeer	Shad N. Vincent	" 6	9,000
Elm creek	Deerfield			
Leelanaw County:				
Cedar run	Solon	James G. Johnson	Mar. 26	9,000
Lenawee County:				
Gragg creek	Clinton	C. D. Keys	Feb. 10	9,000
Smalley creek	Clinton and Franklin			
Little Raisin river	Ridgeway	T. H. Temple	" 10	9,000
Livingston County:				
Lewis creek	Oceola and Deerfield	Wm. H. Johnson	Mar. 24	12,000
Ore creek	Hartland, Brighton and Hamburg	B. T. O. Clark	" 7	6,000
Ore creek	" " " "	C. E. Cushing	" 7	18,000
West Woodruff creek	Brighton	" "	" 7	
East Woodruff creek	"	" "	" 7	
Appleton creek	Geneva and Hamburg	" "	" 7	
Walker creek	" " "	" "	" 7	
No name	Hamburg	Will Cady	" 7	6,000
Macomb County:				
Stony creek	Washington	Chas. E. Crissman	Feb. 6	9,000
East br. of Stony creek	Bruce	R. B. Owen	" 6	15,000
North br. of Clinton river				
Manistee County:				
Claybank creek	Manistee and Stronach	T. A. Brown	Mar. 14	6,000
Pine creek	Brownstown			
Chief creek	"	Peter Schneider	" 14	6,000
Claybank creek	Manistee	L. Kaufman	" 14	3,000
Fowlers creek	"	G. R. Fowler	" 14	6,000
Mason creek	"	Jerry White	" 14	3,000
Beaver creek	"	J. Higgins	" 14	3,000
Gable creek	"			
East br. of Bear creek	"	W. R. Smith	" 14	15,000
Mason County:				
Spring creek	Amber	V. R. Penney	" 14	3,000
Tributary to Sauble river	Eden	Wm. R. Smith	" 14	6,000
Weldon creek	Custer	Wm. Nielan	" 14	6,000

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Brook Trout Plants, 1890.—CONTINUED.

County and Name of Waters.	Town.	Name of Depositor.	Date of Deposit.	Number.
Mason County.—cont'd:				
Black creek	Custer	Edward Stock	Mar. 14	12,000
Cedar creek				
Weldon creek	Custer	C. H. Bates	" 14	6,000
North br. of Little Sauble river	Victory	Joseph N. Clark	" 14	9,000
Gensen creek	Sherman	Dodge Squires	" 14	3,000
Lincoln creek	Sherman	BaR rnes Jmtas.. e	" 14	15,000
Little Sauble river				
Cedar creek	Grant	Wm. Freeman	" 14	6,000
Sauble river	Free Soil	C. A. Toby	" 14	6,000
Quin creek	Riverton	D. C. Wickham	" 14	25,000
Nickerson creek				
Marquette County:				
Peshekе river	Michigamme	John C. Fowler	" 26	15,000
Silver creek	Ishpeming	George H. Hewett	" 26	18,000
North lake	Ely			
Lake Sally	Tilden			
Mecosta County:				
Hydes creek	Mecosta	Wm. Ladner	" 3	6,000
Ryan creek	Mecosta	L. L. Blair	" 5	3,000
Cedar creek	Stanwood	C. F. Barnard	" 3	6,000
Davis creek	Hinton	W. J. Griffin	" 3	6,000
Russell creek	Deerfield	James Boyd	" 3	35,000
Stony creek				
Brush creek				
Burney creek				
Scott creek				
Gill creek				
Cedar creek				
Stevens stream	Winfield			
Sand brook	Deerfield			
Quigle brook	Deerfield			
Montmorency County:				
Hay Meadow creek	Briley	Wm. Lawrence Leach	" 19	15,000
Stanager creek	Albert			
Bargehr creek	Briley			
Turtle lake outlet	Rust	E. H. Gilman	" 19	25,000
Dollar pond outlet				
Avery creek				
Cold creek				
Weber creek				
Bolton creek				
Montcalm County:				
Black creek	Belvidere	P. Flick	" 24	9,000
Brand creek	Winfield	M. W. Kelsey	" 24	9,000
Tamarack creek	Cato	A. T. Call	" 24	12,000
Town line creek	Belvidere	Albert E. Hunter	" 24	12,000
Cedar creek				
Black creek	Winfield & Maple	J. A. Barry	" 7	6,000
Town line creek				
Little Pine creek	Ferris & Crystal	J. E. Youndan	" 7	15,000
Butternut creek	Crystal & Bloomer			
Crystal inlet	Crystal			
South br. of Fish creek	Evergreen	Ephraim Follett	" 7	9,000
Fish creek	Sidney	C. F. Briant	" 7	9,000
Spring creek				
Spring creek	Day	S. Frost & Co.	" 7	9,000
Jones creek	Home	Wm. R. Jones	" 7	6,000
Clear creek	Maple Valley	T. J. Phelps	" 7	6,000
Wabsis creek	Eureka	T. J. Phelps	" 7	6,000
Rice creek	Pierson & Reynolds	J. N. Hathaway	" 3	10,000
Indian creek	Reynolds	C. E. Murray	" 3	20,000
Tamarack creek	Reynolds			
Church creek	Winfield			
Muskegon County:				
Crockery creek	Casnovia	Elliot T. Slocum	" 1	9,000
Silver creek	Whitehall & Blue Lake	E. M. Ruggles	" 10	15,000
Cleveland creek	Blue Lake			
Cleveland creek	Blue Lake	A. J. & C. E. Covell	" 10	9,000
Little Cedar creek	Cedar creek	John Dagen	" 10	12,000

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Brook Trout Plants, 1890.—CONTINUED.

County and Name of Waters.	Town.	Name of Depositor.	Date of Deposit.	Number
Muskegon County—cont'd:				
Green's creek	Laketon	Chas. L. Gunn	Feb'y 14	35,000
Bear creek	Muskegon & Delton			
Black creek	Norton, Fruitport, Eggleston & Moorland			
Bayou or Spring brook	Norton	O. P. Barcus	" 14	6,000
Newaygo County:				
Williams creek	Sheridan, Sherman & Brooks	Andrew Gerber	Mar. 10	15,000
No name	Dayton & Sherman	John Cole	" 10	6,000
Chidester creek	Bridgeton	W. S. Bartron	" 1	9,000
Gulley creek	Ashland	M. V. Bartron	" 1	9,000
Brook's creek	Brooks & Garfield	Charles Kritzer	" 1	6,000
Bigelow creek	Everett & Wilcox	Phil Rodel	" 1	32,000
Wilcox creek	" " "			
Four mile creek	" " "			
Freeman creek	Troy	Albertus Andrus	" 1	12,000
Winnipedogee creek	Beaver			
No name	Hawkins	David Hatch	" 12	4,000
Oceana County:				
Baldwin creek	Colfax	E. D. Richmond	" 10	35,000
Wards creek				
Roby brook				
Walker creek				
Gales creek				
Branch of Stony creek	Shelby & Benona	E. J. Shirts	" 10	12,000
Cunningham creek	Newfield	Horace Lattin	" 10	9,000
Oscoda County:				
Silver creek	Comins	C. M. Comins	" 19	12,000
Osceola County:				
Clarks creek	Ashton	J. M. Metheany	April 2	12,000
White's creek				
Sweeney's creek				
Arnold creek				
Knapp's creek				
Rose lake outlet	Tustin	J. M. Metheany	" 2	9,000
East br. of Pine river				
Townsend creek				
Cat creek	Hersey	F. & P. M. R. R. Co.	" 14	9,000
Stream on sec. 20				
Stream on secs. 6 & 7	Evart	F. & P. M. R. R. Co.	" 14	5,000
Twin creek	"	F. & P. M. R. R. Co.	" 14	10,000
Reed creek	Richmond	E. L. Hays & Jas. M. Reed	Mar. 1	9,000
McDonald creek				
Beaver creek	Le Roy	Dell Roberts	" 26	9,000
Brooks Creek	Middle Branch	J. J. Reik	" 12	25,000
Tinny creek	Sylvan & Middle Branch			
Sylvan creek	Osceola & Sylvan			
Norway creek	Sylvan & Stanford			
Two brs. of Big Stone creek	Evart & Hersey	J. W. Bingham	" 12	15,000
Big Stone creek	" " "	Frank Goff	" 12	9,000
West br. of Clam river	Park Lake	M. L. Rice	" 31	9,000
Ogemaw County:				
Middle and west branches of the Tittabawassee river	Edwards	Charles Woods	" 19	15,000
Chapman creek				
Wilkins creek	Cumming & Klacking	A. S. Rose	" 19	15,000
Rust creek	Rose			
Nestor creek				
Stockade creek				
Dale creek				
Dunham creek	West Branch	S. V. Thomas	" 19	6,000
Houghton creek	Rose & Cumming	Wm. Bentley	" 19	9,000
Spring creek	Horton	C. N. Ashford	" 19	9,000
Ammond creek	Cumming & Klacking	Jerry Ammond	" 19	9,000
Spring creek	Edwards	George L. Lamb	" 19	6,000
Oakland County:				
Buckhorn creek	Rose	A. E. Botsford	" 12	9,000
Andrus creek	Highland	H. S. Holdridge	" 12	15,000
Pleasant Valley creek	Milford			
Beech creek	Highland			
Indian Garden lake and brook	Milford	E. J. Bissell	" 12	9,000

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Brook Trout Plants, 1890.—CONTINUED.

County and Name of Waters.	Town.	Name of Depositor.	Date of Deposit	Number
Otsego County:				
East branch of Sturgeon river	Corwith	D. H. Fitzhugh	Mar. 19	9,000
Stacey creek	"	E. A. Cooley	" 19	9,000
Pigeon river	Dover, Charlton, Livingstone & Corwith	A. A. Crane	" 19	18,000
Sturgeon river				
Black river				
Ottawa County:				
Sand creek	Chester & Wright	Norman Harris	" 1	9,000
Spring creek	Talmadge	Peter Malone	Feb'y. 17	6,000
Branch of Rush creek	Georgetown	Benton E. Green	" 17	6,000
Deer creek	Polkton	D. O. Watson	" 15	6,000
Roscommon County:				
Robinson creek	Higgins	H. H. Woodruff	Mar. 19	12,000
Tuscola County:				
White creek	Ellington	F. S. Wheat	" 24	15,000
Sucker creek	Indian Field & Wells			
Van Buren County:				
Tributary to Paw Paw river	Antwerp	James W. Clark	Feb'y. 26	3,000
South br. of Paw Paw river	"	T. H. Elliget	" 26	3,000
Sink brook	Almena	T. A. Sprague	" 26	6,000
Hayden Spring brook	"	John W. Free	" 26	3,000
Spring creek and tributaries	Antwerp	C. F. Dey	" 26	9,000
South br. of Paw Paw river	Porter			
Cold Spring brook	Almena	F. C. Thomas	" 26	3,000
Hayden's brook	"	George Langdon	" 26	6,000
Pine creek	Hartford & Keeler	A. H. Young	" 17	6,000
Cold creek	Lawton	James McKeyes	" 26	3,000
Spring creek	"	Charles L. Balch	" 26	9,000
Tributary to east branch of Paw Paw river				
Kinneys creek	"	J. F. Gould	" 26	6,000
Spring brook	"	C. S. Adams	" 26	3,000
West br. of Paw Paw river	Paw Paw	D. L. Herrick	" 26	3,000
Washtenaw County:				
Honey creek	Ann Arbor	J. F. Lawrence	" 24	6,000
Bayders creek	Webster	Jasper Innes	" 24	6,000
Paint creek	Ypsilanti	A. H. Martin	" 24	9,000
Fellows brook	Lodi	J. H. Bortle	" 10	25,000
Bond brook	Saline			
Mud brook	York			
Spring brook	"			
Hoyt's brook	Saline			
Tates creek	Pittsfield			
Hales creek	Lodi	E. R. Aldrich	" 10	9,000
Basset creek	"			
Lashier creek	Pittsfield			
Wexford County:				
Headquarters of Pine river	Hobart	J. M. Metheaney	April 2	9,000
Fairchild's creek	Colfax & Cadillac	D. T. Diggins	Mar. 31	12,000
North branch of Pine river				
Slagel creek	Harrietta	B. Cooley	" 31	9,000
North fork of west branch of north branch of Pine river	Cherry Grove	W. J. Cornwell	" 26	25,000
Harris' lake and creek	Colfax	Hiram Harris	" 26	9,000
Total				2,578,000

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Plants of Wall-eyed Pike, 1889.

County.	Name of Waters.	To Whom Delivered.	Date.	Number.
Bay	Saginaw bay	Michigan Fish Com.	May 11	8,750,000
Berrien	Paw Paw lakes	C. Colby	" 17	1,800,000
	Paw Paw lakes	C. D. Whitcomb	" 17	
Branch	Rose, Matteson, Morrison, Coldwater and Patterson's lakes	James Dickey	" 17	1,350,000
	No name given	Abel Coon	" 17	1,200,000
Calhoun	Brace lakes	F. H. Wherry	" 16	450,000
Clare	Ore lake	A. M. Tinker	" 16	750,000
	No name given	W. W. Green	" 16	450,000
Hillsdale	Bawbeese, Bankers, and Sand lakes	A. A. Smith	" 15	3,000,000
	Long lake	Michigan Fish Com.	" 11	4,500,000
Ionia	Long lake and Grand river	H. L. Bailey	" 16	900,000
Jackson	Clark's lake	J. L. Delmonta	" 15	3,000,000
	Grass lake	Wm. Mohr	" 11	1,050,000
	M. C. mill pond, Vander Cooks & Browns lakes	G. E. Bebbe	" 11	1,350,000
	No name given	W. H. Sproat	" 11	900,000
	Gilet's lake	T. J. Conely	" 11	900,000
Kalamazoo	Gull lake	Michigan Fish Com.	" 11	4,500,000
	Gunn lake	T. S. Cobb	" 16	1,050,000
	No name given	L. A. Longwell	" 27	900,000
	Howard and Rawson lakes	Thomas Hewitt	" 17	900,000
Kent	Silver and Bostwick lakes	G. T. Young	" 16	450,000
	Sand lake	C. S. Ford	" 16	900,000
Livingston	Clark's and Bidwell lakes	F. T Hynes	" 16	450,000
	Ore, Ryan's, Rankin's, Ward and Maltly lakes	C. E. Cushing	" 16	1,800,000
	Bishop's lake	H. B. Bishop	" 16	450,000
Montcalm	Baldwin, Woodbeck and Burgess lakes	T. J. Phelps	" 16	900,000
Mackinac	Brevoort lake	M. F. Mulcome	" 16	2,220,000
	Brevoort lake	Capt. Rogers		
	Brevoort lake	J. H. Warren		
Mason	No name given	H. C. Cole	" 16	600,000
Oakland	Handy's, Lee, and Mayfield lakes	H. S. Holdridge	" 16	600,000
	Lone, Hartland, and North lakes	Giles Ross	" 16	900,000
	Orchard lake	F. D. Taylor	" 16	420,000
St. Joseph	Kaiser lake	J. F. Kaiser	" 11	1,050,000
	Klinger lake	V. S. Wilson	" 17	900,000
Total				44,340,000

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Plants of Wall-eyed Pike, 1890.

County.	Name of Waters.	To Whom Delivered.	Date.	Number.
Antrim	Lac La Belle and Five lakes	H. T. Cook	May 13	400,000
	Crystal lake	F. H. Thurston	" 13	200,000
Branch	Gilead lake	E. C. S. Green	" 26	400,000
Barry	Sugar Bush lake	Walter Burling	" 16	200,000
Cheboygan	Long lake	E. J. Roos	" 16	400,000
Cass	Diamond lake	James M. Shepard	" 22	400,000
	Pleasant lake	Edwin Case	" 22	220,000
	Pleasant lake	B. F. Parsons	" 22	220,000
	Baldwin lake	S. E. Dibble	" 22	400,000
Calhoun	Keslar lake	F. F. Hoaglin	" 21	400,000
	Duck lake	Wm. H. Leonard	" 26	400,000
Clinton	Ford lake	T. W. Curtis	" 16	200,000
Genesee	Lobdell lake	Wm. Johnston	" 16	200,000
	Byron lake	Anson Shotwell	" 16	200,000
	Lobdell lake	G. G. Sutherland	" 16	200,000
	Long lake	Wallace Becker	" 16	200,000
	Bigle lake	Z. B. House	" 26	200,000
	McCormick lake			
Hillsdale	Farwell lake	G. T. Reenshaw	" 26	400,000
Ingham	Mud lake	Mahlon A. Bray	" 13	200,000
	Pine lake	John M. Potter	" 22	240,000
	Pine lake	E. W. Sparrow	" 22	240,000
Isabella	La Strange lake	A. W. Hurst	" 30	200,000
Jackson	Swain's lake	W. H. Spratt	" 21	200,000
	Vandercook lake	George E. Beebe	" 21	800,000
	M. C. Ponds			
	Grass lake	George D. Burton	" 21	200,000
	Swain's lake	Frank McKenzie	" 21	200,000
Kalkaska	Island lake	W. G. Grovenger	" 13	200,000
Kalamazoo	Gourd Neck lake	A. L. Lakey	" 21	400,000
	Rawson and Howard lake	Henry W. Moyer	" 22	480,000
Kent	Blood lake	George P. Stark	" 16	200,000
	Finney lake	Lawrence H. Goodall	" 28	400,000
Lake	Forman lake	James Armstrong	" 30	200,000
Lenawee	Devil's lake	J. B. Allen	" 27	200,000
Livingston	Long Lake	J. W. Lawson	" 13	400,000
	Island, Briggs', Rankin's, Appleton's, Bishop, Ore, Pickerel, Fonda, School, Bidewell, Noble, Upper Ore, Round and Warden lakes	C. E. Cushing	" 13	1,400,000
Mackinac	Mackinaw Straits	J. W. Powers	" 13	400,000
Mecosta	Chippewa lake	R. B. Hughes	" 13	400,000
Muskegon	Big Blue lake	E. M. Ruggles	" 28	400,000
	Little Blue lake			
	Crystal lake			
	Fox lake			
Missaukee	Muskrat lake	Cornwell Bros.	" 13	400,000
Newaygo	Big and Little Marl lakes	E. J. Hewes	" 28	400,000
	" " "	S. D. Bonner	" 28	400,000
Osceola	Wright, Goose, Big, Mud, Tiff, Saddle Bag, Rattail, lake's, Hicks and Long lakes	J. J. Reik	" 30	600,000

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Plants of Wall-eyed Pike, 1890.

County.	Name of Waters.	To Whom Delivered.	Date.	Number.
Oakland	Pine lake	Detroit Bank Clerks' Ass'n	May 16	720,000
	Wing lake	E. C. Poppleton	" 16	200,000
	Three Mile lake	John S. Gray	" 16	80,000
	Cass lake	C. R. Freeman	" 16	400,000
	Lakeville lake	Geo. A. Nettleton	" 16	200,000
	Cooley lake	Sloan Cooley	" 16	200,000
	Orion lake	C. Henri Leonard, M. D.	" 16	1,000,000
	Stony lake	E. R. Clark	" 16	400,000
Otsego	Otsego lake	H. B. Comstock	" 19	200,000
	Big lake	Alfred Savage	" 19	200,000
	Porcupine lake	John Green	" 19	200,000
	Crooked, McCormick's and Leach lakes	Allen Briley	" 19	500,000
Oceana	Crystal Lake	Fred J. Russel	" 28	400,000
Shiawassee	Myers, Bishop and McLain's lakes	J. E. Martenis	" 30	400,000
	Shiawassee River	Roll E. Kelsey	" 16	200,000
Van Buren	Eagle lake	W. D. Lane	" 21	200,000
	Cedar lake	F. W. Surdam	" 21	400,000
	Bankson's, Huzzy and Coral lakes	C. F. Dey	" 21	600,000
	Gravel lake	E. J. Elliget	" 21	200,000
	Bankson's lake	T. H. Elliget	" 21	200,000
Wexford	Big and Little Clam lakes	J. G. Mosser	" 13	1,000,000
Total				22,300,000

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Distribution of Carp for 1889.

County.	Name of Distributor.	Location.	Date.	No.
Allegan	Lo Conrad	Leighton	October 16	40
	S. Swaney	Glen	August 20	40
	R. E. Kelley	Moline	September 30	30
	Henry Ebemeyer	Burnip's Corners	October 1	40
	Joseph Marshall	Wayland	April 19	30
	Fred. A. Whitney	Bradley	" 2	30
Alpena	Casper Alpern and Geo. S. Maltz	Alpena	October 31	100
Barry	C. H. Brady	Nashville	August 28	30
	Sol. Traxel	"	" 28	40
	H. Perkins	"	" 28	30
	J. M. Rogers	Hastings	October 30	40
Berrien	N. B. Rector	Sodus	March 13	30
	R. V. Clark	Buchanan	August 20	30
	E. P. Spaulding	"	" 20	30
Branch	George G. DeMott	Union City	October 1	100
Cass	E. Gilbert	Dowagiac	August 30	60
	Lee Tatman	"	" 30	60
	J. A. Root	"	" 30	60
Cheboygan	E. J. Roos	Cheboygan	October 31	100
	H. H. Packard	"	April 29	30
Clare	W. W. Green	Harrison	September 9	30
Clinton	W. S. Dills	Dewitt	October 21	40
	A. E. Cobb	Elsie	" 21	40
Eaton	Willard Freemire	Vermontville	April 10	25
	J. B. Ellsworth	"	" 10	25
	C. E. Wells	"	October 15	40
	O. W. Gridley	Kalamo	" 15	40
	O. W. Mead	"	" 15	40
Grand Traverse	W. E. Grulick	Norrisville	August 28	30
Gratiot	Joseph Ray	Elwell	October 10	30
Hillsdale	F. B. Smith	Waldron	April 15	50
	Charles E. Case	Jonesville	" 10	50
Huron	William H. Wallace	Bayport	October 15	40
Isabella	H. P. Blanchard	Blanchard	September 15	30
Iosco	Frank Duplantz	Whittemore	April 10	30
Ingham	E. P. Rowe	Mason	October 15	40
	Mahlon A. Bray	Okemos	" 21	40
	Moore Hunt	Dansville	" 24	40
Ionia	L. Millard	Palo	" 10	30
	J. D. Strachan	Muir	" 15	40
Kalamazoo	Jacob Lemon	Vicksburg	" 12	100
	Otis & Baker	Kalamazoo	August 20	40
Kent	George P. Stark	Cascade	September 9	30
	H. O. Braman	Grand Rapids	October 15	40
	A. W. Blain	Dutton	" 16	40
Leelenaw	M. E. Evarts	Burdeckville	April 2	30
	W. E. Greillick	Norrisville	August 28	30
Lenawee	J. & F. Salter	Adrian	September 5	30
Livingston	J. S. Montague	Howell	October 16	40
Mason	Edwin Goodrich	Branch	August 28	40
Monroe	Charles Krause	Ida	April 10	30
	Seward Baker	Monroe	" 10	30
Manistee	Wm. Krausch	Manistee	" 10	30
	H. F. Muller	"	" 10	30

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Distribution of Carp for 1889.—CONTINUED.

County.	Name of Distributor.	Location.	Date.	No.
Mecosta	Thomas G. Horton	Mecosta	September 5	30
Montcalm	Llewellyn G. Zeigenfuss	Greenville	" 9	30
	Frederick Papke	Howard City	October 1	30
	Henry Henkel	" "	" 1	30
Muskegon	W. E. Osmun	Montague	" 15	40
Oakland	James H. Peabody	Bloomfield	August 20	40
	Thomas D. Donovan	Holly	September 5	30
	R. L. King	Waterford	October 21	40
	Will McClung	Southfield	" 24	40
Oceana	J. A. Weyant	Hart	" 21	40
Osceola	M. L. Rice	Park Lake	" 21	40
	W. L. Rich	Marion	" 21	40
Otsego	M. H. Chapin	Vanderbilt	" 21	30
Ottawa	S. M. Sage	Jamestown	September 5	30
Shiawassee	T. J. Caruthers	Vernon	" 30	50
	Thomas A. Lawrie	Byron	" 30	50
	James F. B. Curtis	Corunna	" 30	50
Sanilac	William Walker	Marlette	April 15	30
St. Clair	George Garlick	Port Huron	" 29	30
St. Joseph	Wm. Parker	Sturgis	" 2	40
Van Buren	C. H. Kemp	McDonald	October 16	40
	W. O. Cook	South Haven	April 15	30
	E. R. Hayden	Lawton	" 10	40
	C. B. Whitcomb	Hartford	" 10	40
Wexford	Bernard Kulnick	Hobart	September 30	30
Washtenaw	Deubel Bros.	Scio	April 2	100
	Cornwell & Bro.	Ann Arbor	" 15	100
	D. C. Griffin	Ypsilanti	August 20	40
	Wilber Jarvis	Salem	" 20	40
	L. D. Watkins	Manchester	September 30	40
	Louis P. Hall	Ann Arbor	October 21	40
Total				3,490

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Distribution of Carp for 1890.

County.	Depositor.	Location.	Date.	Number.
Allegan	D. D. Tourtellette	Glen	April 24	40
	A. L. Buskirk	Shelbyville	August 21	40
	A. J. Wohma	Graafschap	October 6	50
Alpena	Chris D. Hamman	Alpena	August 29	40
Berrien	H. E. Williams	Dowagiac	May 5	100
	C. D. Brownell	New Buffalo	" 21	40
	H. M. Caldwell	Hartford	" 27	40
	John Caldwell	Velair	" 27	30
	A. J. Easton	Berrien Center	June 7	30
	F. M. Walker	Sodus	August 6	100
	B. Kern	New Buffalo	" 12	50
	Theo. W. Ransom	St. Joseph	" 12	50
Barry	L. S. Hills	Irving	" 25	40
Calhoun	Wm. Withington	Burlington	October 6	100
Cass	L. C. Phelps	Dowagiac	May 24	75
	Charles Mann	Dowagiac	" 26	35
	F. M. Bent	Marcellus	" 29	200
	Edgar Wetherbee	Jones	" 30	100
	Charles Wetherbee	Jones	June 6	70
	A. M. Bacheler	Jones	" 6	165
	J. C. Lindsley	Dowagiac	July 30	20
	W. Wells	Glenwood	August 7	50
	D. C. Thickstun	Cassopolis	" 12	70
	George Dietrich	Williamsville	" 15	23
	M. S. Storey	Williamsville	" 15	23
	James Phick	Jones	Sept. 9	26
	Samuel Miller	Pokagon	" 13	70
	Eugene B. Gilbert	Dowagiac	" 29	100
	Ben. Graham	Glenwood	October 14	20
	M. S. Storey	Williamsville	" 21	35
	George Dietrich	Williamsville	" 21	35
	John Biekle	Jones	" 24	100
	A. B. Weatherbee	Jones	" 24	64
	F. M. Finn	Jones	" 24	50
	John Draper	Jones	" 24	25
	A. M. Bachelor	Jones	" 24	150
	Leslie Wells	La Grange	" 24	300
Clare	E. W. Chapin	Marion	August 21	40
Cheboygan	Thomas Crump	Topinabee	" 25	40
	George V. Brill	Buckhorn	Sept. 9	40
Eaton	Robert Hubbard	Chester	October 24	100
Emmet	Thomas Sherrett	Levering	Sept. 22	40
Grand Traverse	J. M. Thomas	Traverse City	August 25	40
Ingham	F. Miller	Leslie	April 28	40
	John J. Hunt	Holt	Sept. 18	65
Ionia	H. L. Bailey	Ionia	August 15	40
	E. P. Clark	Pewamo	" 21	40
	Milo Rowland	Pewamo	" 21	40
	H. L. Bailey	Ionia	Sept. 22	150
	John Floater	Ionia	" 22	40
	H. L. Bailey	Ionia	" 29	50
	J. F. Monroe	Portland	October 10	60
Kalamazoo	Nate Spicer	Kalamazoo	April 19	150
	M. R. Squier	Kalamazoo	" 19	50
	Solomon Shelham	Alamo	August 18	40
	Wm. Maile	Schoolcraft	" 25	40
	F. R. Davenport	Kalamazoo	" 25	40
Lapeer	Walter Randall	May	" 25	40
Kent	W. C. Bowman	Caledonia	" 28	40
	Moore & Co.	Grand Rapids	" 28	40
	James Phillips	Byron Center	" 28	80
	Charles Rowland	Casnovia	" 29	40
	E. Hayward	Kent City	October 6	50

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Distribution of Carp for 1890.—CONTINUED.

County.	Depositor.	Location.	Date.	Number.
Lenawee	Herman Loomis	Adrian	April 24	40
	C. H. Peck	Hudson	August 21	40
	W. T. Lawrence	Adrian	" 25	40
Livingston	A. G. Weston	Unadilla	Sept. 22	40
Macomb	J. H. Pound	Lenox	August 25	40
	Charles Waterman	Ray	" 15	40
Manistee	C. C. Young	Manistee	" 25	40
Mecosta	H. D. Rice	Big Rapids	" 25	40
Montcalm	Ed. Dear	Gowen	" 21	40
	S. G. Ziengenfess	Greenville	Sept. 9	40
Muskegon	John Miller	Muskegon	October 6	50
Newaygo	John Cole	Fremont	August 15	40
	John Cole	Fremont	Sept. 22	40
	A. Andrus	Kirk	October 6	50
Oakland	Lewis Young	Orion	August 18	40
	G. H. Auten	Clyde	" 25	40
	Bert Vincent	Milford	Sept. 15	40
Osceola	C. W. Chapin	Marion	August 21	40
Otsego	N. L. Parmeter, M. D.	Gaylord	Sept. 29	150
	F. N. Humeston	Gaylord	October 20	100
Van Buren	G. W. Arnold	Bangor	April 17	50
	A. E. Gregory	Keelerville	May 7	200
	John Ihling	Lawton	July 9	100
	R. J. Evans	Keeler	October 5	150
	Ed. Arnold	Decatur	" 12	60
	Charles McNutt	Kibbies	" 13	65
Washtenaw	Caleb Eaton	Ypsilanti	May 2	40
	Everett Wiard	Ypsilanti	" 16	40
Wayne	S. F. Smith	Flat Rock	April 24	40
	John Jones	Detroit	August 4	24
	H. R. Burgess	Redford	" 25	40
	C. A. Seeley	Detroit	Sept. 15	8
Total				5,798

Plants of Loch Levin Trout, 1890.

Name of Waters.	County.	Date.	Number.
Thumb lake	Charlevoix	March 19	30,000

Plants of Swiss Trout, 1890.

Name of Waters.	County.	Date.	Number.
Colfax lake	Oceana	March 7	17,360

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Plants of Schoodic Salmon, 1889.

Name of Waters.	County.	Date.	Number.
Log lake	Kalkaska	May 10	5,000

Plants of Schoodic Salmon, 1890.

Name of Waters.	County.	Date.	Number.
Torch lake	Antrim	May 14	24,888
Elk lake	Grand Traverse	" 14	10,000
Rapid river	Kalkaska	" 14	10,000
Total			44,888

Plants of Lake Trout (2 years old), 1889.

Name of Waters.	Where Planted.	Date.	Number.
Lake Michigamme	Michigamme	May 2	2,520
Klinger lake	Klinger Lake	" 6	3,000
Gull lake	Yorkville	" 9	2,500
Cora lake	Cora	" 31	2,000
Lake Michigamme	Michigamme	June 5	1,987
Lake Michigamme	Michigamme	July 7	1,000
Total			13,007

Plants of Lake Trout (2 years old), 1890.

Name of Waters.	Where Planted.	Date.	Number.
Crystal lake	Frankfort, Benzie County	March 5	460

Brown Trout Plants, 1889.

Name of Waters.	Where Planted.	Name of Depositor.	Date.	Number.
Inlet to Deer Lake	Boyne Falls	Michigan Fish Com	March 28	20,000

Brown Trout Plants, 1890.

Name of Waters.	Where Planted.	Name of Depositor.	Date.	Number.
Lundlum creek, Sandiago creek, McGraw's creek	Holmes	W. L. Benham	March 5	35,000
Echo lake outlet	Holmes	E. T. Webb	" 5	25,000
Total				60,000

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California Trout Plants, 1889 (yearlings).

Name of Waters.	Where Planted.	Name of Depositor.	Date.	Number.
Andrews' lake	Highland	Michigan Fish Com	May 11	3,000
Birch lake	Jonesville		June 3	1,000

California Trout Plants, 1890 (fry).

Name of Waters.	Where Planted.	Name of Depositor.	Date.	Number.
Hersey creek	Reed City	Michigan Fish Com	May 19	8,000
Buckhorn creek	Paris		June 5	8,000

California Trout Plants, 1890 (adults).

Name of Waters.	Where Planted.	Name of Depositor.	Date.	Number.
Muskegon river	Paris	Michigan Fish Com	Sept. 23	475

Total Plants of Brook Trout in Twelve Years.

1879	12,000	1885	408,000
1880	50,400	1886	719,000
1881	388,500	1887	1,090,000
1882	251,000	1888	1,639,000
1883	219,000	1889	2,468,000
1884	353,000	1890	2,578,000
Total			10,175,900

The above is a statement of the plants of brook trout made from the Paris Station from and including 1879, the year in which the trout work of the Commission was removed from Pokagon to Paris.

Total Plants of Whitefish.

1874	1,532,000	1883	23,735,000
1875	2,211,500	1884	37,750,000
1876	9,310,000	1885	40,000,000
1877	8,001,000	1886	61,620,000
1878	12,520,000	1887	72,984,000
1879	14,545,000	1888	72,968,000
1880	10,645,000	1889	63,000,000
1881	3,000,000	1890	109,700,000
1882	18,170,000		
Total			561,741,500

Total Plants of Wall-eyed Pike.

1882	1,120,000	1888	11,492,000
1884	2,040,000	1889	44,340,000
1886	1,806,256	1890	22,300,000
1887	3,280,000		
Total			86,378,256

Total Plants of Carp.

1881	1,098	1888	3,878
1885	2,088	1889	3,490
1886	3,422	1890	5,798
1887	2,843		
Total			22,612

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Total Plants of Lake Trout.

1875	150,000	1885	215,000
1877	168,500	1886	490,000
1878	433,834	1889 (two years old)	13,000
1879	379,000	1890 " " "	467
1880	26,500		
Total			1,876,301

Total Plants of California Salmon.

1873	45,900	1878	73,000
1874	419,930	1879	215,246
1875	323,000	1880 (adults)	575
1876	227,000		
Total			1,304,651

Total Plants of Schoodic Salmon.

1876	20,390	1885	48,000
1878	26,000	1886	23,000
1879	4,867	1887	23,636
1880	20,000	1888	73,424
1882	13,517	1889	5,000
1883	27,874	1890	44,000
Total			329,618

Total Plants of Eels.

1877	265,000	1881	390,000
1878	405,000	1883	236,000
1879	317,000	1885	325,000
Total			1,938,000

Total Plants of Black Bass.

1880	3,500	1888	1,560
1881	7,000	1890	185
Total			12,245

Total Plants of California Trout (Fry).

1880	12,000	1889	4,000
1884	6,000	1890	16,000
1885	25,000	1890 (adults)	475
1887	20,000		
Total			83,475

Total Plants of Swiss Lake Trout.

1890	17,360

Total Plants of Atlantic Salmon.

1873	21,350	1874	139,000
Total			160,350

Total Plants of Brown Trout.

1889	20,000	1890	60,000
Total			80,000

Total Plants of Loch Leven Trout.

1885	8,000	1890	30,000
1888	5,000		
Total			43,000

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TEMPERATURE.

DETROIT STATION.

Temperature of water during whitefish hatching season from October 31, 1888, to April 22, 1889, and season for hatching wall-eyed pike from April 13, to May 24, 1889:

1888.		
Oct.	31	50°
Nov.	1-3	50
	4	49
	5	50
	6-9	49
	10-11	48
	12	46½
	13-14	47
	15	47½
	16	46
	17-18	45
	19	44
	20-21	40
	22	43
	23	42½
	24	42
	25	41½
	26	41
	27-28	40
	29-30	39
Dec.	1-2	40
	3-5	39
	6	38
	7	39
	8	36
	9	37½
	10	36
	11	35½
	12-15	35
	16-17	36
	18	35
	19-21	34
	22-23	33½
	24-31	34
1889.		
Jan.	1-10	34
	11-18	33
	19-22	34
	23-25	33
	26-28	34
	29-31	33
Feb.	1-3	33
	4-27	32
	28	33
1889.		
Mar.	1-3	33°
	4-7	34
	8-10	33
	11-13	34
	14-18	35
	19-22	36
	23-25	37
	26	38
	27-28	39
	29	38½
	30	38
	31	37
April	1	36
	2	39
	3	39½
	4	38
	5	39½
	6-7	39
	8-9	39½
	10-11	40
	12	41
	13	42
	14-15	43
	16-17	44
	18-19	45
	20	46
	21	47
	22	46
	23-30	44
May	1-3	44
	4	45
	5-6	46
	7	50
	8	51
	9	53
	10-11	56
	12	58
	13	57
	14-15	58
	16-18	57
	19-20	58
	21	57
	22-24	55

Temperature of water during whitefish hatching season from November 3, 1889, to February 23, 1890, and season for hatching wall-eyed pike April 10, to May 22, 1890:

1889.		
Nov.	3-4	48°
	5-8	47
	9 10	46
	11-13	45
	14-15	46
	16-17	45
	18-26	44
	27-28	43
	29	41
	30	40
Dec.	1-3	39
	4-7	38
	8-10	39
	11-12	38
	13-14	39
1889.		
Dec.	15-16	40°
	17-24	41
	25-26	42
	27-31	41
1890.		
Jan.	1	39
	2	40
	3	41
	4-5	40
	6-7	41
	8	40
	9-12	39
	13	40
	14-16	39
	17	37½

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DETROIT STATION.—*Continued.*

1890.		
Jan.	18–22	37°
	23–24	35½
	25	35
	26–31	36
Feb.	1–7	36
	8	36½
	9–16	36
	17	36½
	18	37
	19	37½
	20	37
	21	36½
	22–23	35
April	10–11	39
	12	40
	13	42
1890.		
April	14–15	45°
	16–21	46
	22	47
	23–27	48
	28–30	49
May	1	49
	2–5	50
	6–8	49
	9	50
	10	49
	11–12	48
	13–14	49
	15–18	51
	19–21	52
	22	53

PARIS STATION.

Temperature of water during the trout hatching season at Paris from September 22, 1888, to April 10, 1889:

1888.		
Sept.	22–24	46°
	25	45
	26	44
	27	46
	28	43
	29	44
	30	43
Oct.	1–2	44
	3	42
	4	43
	5	44
	6	42
	7	44
	8	45
	9	42
	10	41
	11	42
	12	44
	13	45
	14	44
	15	43
	16–17	44
	18–19	45
	20	42
	21	44
	22	41
	23	44
	24	43
	25	42
	26	43
	27–28	46
	29–30	42
	31	46
Nov.	1–2	48
	3–6	44
	7–11	42
	12	40
	13	42
	14	44
	15	45
	16	41
	17–20	38
	21	40
	22	41
	23–24	40
	25	41
	26–27	40
	28	42
	29–30	41
Dec.	1–3	40
1888.		
Dec.	4	42°
	5–8	41
	9	40
	10	41
	11	40
	12	39
	13	38
	14	39
	15	40
	16	38
	17	36
	18	38
	19	37
	20–21	36
	22	39
	23–24	42
	25	40
	26–27	37
	28–29	38
	30	39
	31	40
1889.		
Jan.	1	38
	2	37
	3	39
	4	38
	5	39
	6–8	40
	9	41
	10–11	37
	12	35
	13	36
	14	37
	15	36
	16	40
	17–18	36
	19	34
	20	36
	21–23	37
	24–25	38
	26	39
	27	38
	28	37
	29	36
	30–31	38
Feb.	1	34
	2	37
	3	38
	4	37
	5	34

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PARIS STATION.—*Continued.*

1889.		
	6	33°
	7	35
	8-9	37
	10	35
	11	37
	12	35
	13	32
	14	35
	15	36
	16	38
	13	39
	18	38
	19-21	36
	22-23	35
	24-25	34
	26	36
	27	39
	28	42
Mar.	1	40
	2	41
	3	39
	4-5	40
	6	39
	7	41
	8	39
	9	40
1889.		
	10-11	38°
	12	39
	13	40
	14	38
	15	40
	16	35
	17	39
	18-20	38
	21	39
	22	40
	23	41
	24	45
	25	40
	26-27	38
	28	39
	29	38
	30	37
	31	38
April	1	38
	2	39
	3	40
	4	39
	5	38
	6-7	40
	8-10	41

Temperature of water during the trout hatching season from Sept. 23, 1889, to May 16, 1890:

1889.		
Sept.	23-26	44°
	27-29	42
	30	46
Oct.	1-5	44
	6-7	42
	8	40
	9	44
	10	42
	11-12	44
	13	42
	14	40
	15	40
	16	42
	17	44
	18-22	40
	23-25	38
	26-27	40
	28	38
	29	40
	30	42
	31	44
Nov.	1-3	44
	4-5	42
	6	40
	7	41
	8	42
	10-13	44
	14	42
	15	40
	16-17	38
	18	40
	19-21	44
	22-23	43
	24-25	42
	26	38
	27	39
	28-29	38
	30	36
Dec.	1	38
	2	42
1889.		
Dec.	3	40°
	4	37
	5	40
	6	39
	7	40
	8	42
	9	40
	10-11	41
	12	40
	13-14	41
	15-16	42
	17-18	43
	19	42
	20	41
	21-22	40
	23	39
	24	41
	25-27	39
	28	38
	29	39
	30	38
	31	37
1890.		
Jan.	1	42
	2	40
	3-4	38
	5	42
	6	41
	7-8	38
	9	47
	10	40
	11	39
	12	41
	13	35
	14	36
	15	40
	16-17	37
	18	38
	19	39
	20	40

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PARIS STATION.—*Continued.*

1890.		
Jan.	21	37°
	22	36
	23–28	38
	26	40
	27	41
	28	40
	29–30	41
	31	42
Feb.	1	38
	2	41
	3	42
	4	41
	5	40
	6–7	38
	8	39
	9–11	38
	12	39
	13–14	40
	15	38
	16–17	40
	18	41
	19	38
	20	37
	21–22	36
	23	38
	24	41
	25–26	40
	27–28	39
Mar.	1–2	38
	3	37
	4	36
	5	35
	6–8	34
	9	38
	10–12	40
	13	39

1890.		
Mar.	14	37°
	15	38
	16	40
	17	38
	18	40
	19	39
	20	40
	21	41
	22–24	40
	25	42
	26–27	38
	28–29	40
	30	38
	31	36
April	1	37
	2	38
	3	40
	4–7	42
	8–9	40
	10	42
	11	44
	12	48
	13	46
	14–16	42
	17	40
	18–19	39
	20–21	40
	22	42
	23	45
	24–28	40
	29	44
	30	42
May	1–3	40
	4–15	42
	16	44

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INVENTORY.

PARIS STATION.

158 acres of land with overseer's dwelling and meander of Cheney creek		$4,000 00
Superintendent's house	$1,400 00	
Barn	815 00	
Ice house	28 00	
Shop and office	100 00	
Old hatchery	600 00	
New hatchery	4,000 00	
Car house	200 00	
Apparatus, tools, and camp outfit	2,001 80	
Pump logs	260 00	
Windmill, tank, pipe and connections	400 00	
Ponds, races, and other improvements to ponds	3,969 00	
		13,273 80
		$17,273 80
Car for transporting fish	$3,550 00	
Outfit, lamps, curtains, stoves, bedding, etc.	125 00	
		3,675 00
Total		$20,948 80

DETROIT STATION.

Buildings, with frames, tanks, boiler and pump	$9,772 81
Chase automatic jars	2,000 00
Fish cans	875 00
Tools, apparatus and furniture	700 00
Fort Wayne fishery and outfit	275 00
Stony Island fishery and outfit	300 00
Total	$13,922 81

GLENWOOD STATION.

Winter house	$150 00
Cans	75 00
Tools, apparatus and fixtures	25 00
Total	$250 00

SECRETARY'S OFFICE.

Furniture	$210 00
Books and stationery	65 00
Library	30 00
Total	$305 00

RECAPITULATION.

Paris station	$17,273 80
Detroit station	13,922 81
Glenwood station	250 00
Car	3,675 00
Secretary's office	305 00
Total	$35,426 61

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INSURANCE.

PARIS STATION.

New hatchery	$2,500 00	
Old hatchery	200 00	
Superintendent's dwelling	600 00	
Superintendent's barn	100 00	
Wagons, harness, etc.	50 00	
Troughs, trays, etc.	350 00	
Camp outfit, etc.	300 00	
Tanks, boxes, cans, etc.	200 00	
Office and shop	200 00	
Office furniture and fixtures	100 00	
Overseer's dwelling	400 00	
Car house	125 00	
		$5,225 00

DETROIT STATION.

House	$4,000 00	
Automatic jars	1,600 00	
		5,600 00
Total		$10,825 00

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REPORT OF LEGISLATIVE COMMITTEES.

REPORT OF THE SENATE COMMITTEE ON FISHERIES, SESSION OF 1888-89.

The committee on fisheries, to whom has been entrusted by the Senate the duty of investigating the work of the board of fish commissioners hereby respectfully reports:

That the committee of the Senate, conjointly with the committee of the House of Representatives, visited the hatchery at Paris on the first day of February, and made a careful examination of the work there done in the propagation of trout. There was every evidence that the interests of the State are cared for, to the best advantage. The building, 82½x40 feet, is in every way fitted for the work. The interior arrangements seem almost perfect. Your committee saw trout during the various stages, and we say that the trout hatchery at Paris has become a valuable food supply. The committee visited the breeding ponds, saw the fish feeding, found about 15,000 breeding trout in the ponds, and investigated the interests of the State, both at the ponds and in the buildings as carefully as possible. Of the work done some conception may be formed when it is here stated that the orders for trout fry throughout the State since 1883 are as follows:

In 1883	14	orders
1884	38	"
1885	49	"
1886	75	"
1887	121	"
1888	163	"

The figures show the value placed by our people on the propagation of trout.

When the committee was in Paris there were about 3,000,000 eggs, of which 100,000 were hatched. There were also 8,000 Adirondack trout, contributed by the New York Commission, and 20,000 German trout, supplied by the U. S. Fish Commission. This German trout closely resembles our own brook trout.

The commission in distributing trout considers the nature of the water for which they are asked. As a matter of economy to the State this is an important feature of the work. Unless the stream is suitable, it is a waste of money to plant trout. For this reason the Commission has investigated the waters of a large portion of the State, and a demand for trout is sent to the Superintendent, Mr. W. D. Marks; he has a fair knowledge as to whether the fish will thrive in the stream. But, in addition, he sends to the applicant a blank requesting information as to the temperature and

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other qualities of the water. If all is satisfactory the fish will be sent; if not, the order is not filled. If trout are not suitable for a stream for which they are asked black bass, wall-eyed pike, or some suitable fish will be sent.

At Paris the water supply has become one important consideration. The purchase of 80 acres of land adjoining the State property seems to your committee an absolute necessity if the work is to be continued. In a few years, even if the hatchery were discontinued, the land would be worth much more than is now asked for it. The committee, therefore, recommends that the lands should be bought.

Your committee visited the grayling pond, but it was frozen over. Every evidence, however, goes to show that in certain streams the cultivation of this fish is profitable.

On February 4 the committee visited the Detroit hatchery. The propagation of whitefish is of very great importance to the State. Our lakes were almost depleted of this fish until the State took up the work of re-stocking them.

In Detroit your committee found the building admirably suited to its purpose and well cared for, the work going on in a satisfactory manner and the whole institution a credit to the State. The number of fish hatched has been greatly increased. For reasons hereinafter mentioned the jars of the Petoskey hatchery have been moved to Detroit, and your committee respectfully states that the reasons given by the Board of Fish Commissioners for doing this will meet with our full approval.

At the date of your committee's visit to the Detroit hatchery there were about 67,000,000 eggs on hand. Last year over 50,000,000 young fish were planted. The Board of Fish Commissioners, knowing the necessity of extending the work, desire to have the means of doing so, and your committee respectfully recommends that the appropriations asked for shall be granted. We have evidence that the increase of whitefish in our lakes within the past few years is entirely owing to the work of the State in this direction. Practical fishermen unanimously say so. For this reason your committee recommends the appropriation.

We visited the carp hatchery at Glenwood, Cass county. The carp is not so well known as it deserves to be. It is adapted to some waters where some other fish will not thrive. At our visit to Glenwood we found 20,000 carp in the ponds, of which there are eight. Under the main building is a pond, fed by a spring, and this is the winter quarters of the fish. The dimensions of the building are 18x20 feet. The State is fortunate in acquiring the property, and in the management of Mr. Wells. The amount asked per annum is $575. Your committee recommends that this be granted.

The committee approves the action of the Board of Fish Commissioners in abandoning the station at Petoskey as a whitefish hatchery. The temperature of the water is so high that the fish hatched before they could be planted. In addition to this it contains a vegetable matter destructive to the eggs. The building was erected on the understanding that the supply of water should be from the lake. Unfortunately the expectation was a disappointment. When the well was sunk at the edge of the lake water from the heights and banks percolated and filled it, and it has proved unfit for fish hatching purposes. We therefore recommend that the State property there be sold for what it will bring, and that the Board of Fish Commissioners account to the State for the same.

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The board has asked an appropriation for a hatchery in the Northern Peninsula. Your committee, after full consideration of the subject, deems it best, for the present, to recommend that $500 be appropriated for a proper investigation as to the best location for such a hatchery, in case its establishment should be considered advisable.

With this the committee submits to the senate the estimates made by the Board of Fish Commissioners for the ensuing two years, from July 1, 1889, to July 1, 1891. With the exception that we reject the proposition for a northern hatchery and insert the appropriation of $500 for investigation of this subject your committee indorses the report of the board, and recommends the estimates therein made. In the estimates of the board the Senate will find the details of the expenses, and, after careful examination of these details, your committee recommends the adoption of the estimates.

Your committee would further suggest that the question of the increase or extinction of fish in the waters of the State is one that effects thousands of our citizens. There are large interests involved in this business. Capital and labor are both interested. The State has done much to encourage both, but where the outlay is comparatively so small, your committee hopes that the Senate will further encourage this beneficent work. On every hand we have heard favorable reports of what has been done. From practical fishermen, from sportsmen and from humble laborers and others living near our lakes and streams we have learned, by diligent inquiry and by petitions sent to us, that the labors of the commission and the expenditures of the State have not only added to our wealth but have given a food supply to our people which can scarcely be appreciated except by those who have investigated this matter as your committee has done.

T. S. GURNEY, *Chairman.*

REPORT OF HOUSE COMMITTEE ON FISHERIES SESSION, OF 1888—89.

The undersigned, committee on fisheries, beg leave to report that in accordance with custom and during the vacation of the Legislature during the month of February, they visited the fish hatching stations of the State, located at Paris, Mecosta county, Glenwood, Cass county, Petoskey, Emmet county and Detroit, Wayne county.

Your committee met at the office of the commission in Detroit, and were shown the books, accounts and manner of keeping the same; also the method employed by the board in gathering statistics regarding the fishery interests of the State, and the data which has been gathered during the past three years relating to the examination of the interior lakes of the State, bearing on the same, etc.

In order that your honorable body may better understand the magnitude of this great industry your committee would state that the catch of whitefish alone, for the years 1885, 1886, 1887 and 1888 was as follows:

Year.	No. of Reports.	Lbs.
1885	432	7,443,459
1886	180	2,652,325
1887	146	2,756,419
1888	100	2,373,394

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The average number of pounds for each report was as follows:

Year.	Lbs.
1885	10,285
1886	14,735
1887	18,880
1888	23,734

The difficulty in obtaining accurate aud reliable statistics is very great, and they can only be obtained by sending an agent personally at the proper season of the year to gather them. In 1885 a statistical agent was employed and 432 reports were filed that year. No agent has been employed since, and the number of reports returned to the office of the Commission has gradually declined every year until the year 1888, when but 100 were received. This is probably not more than one-sixth or one-seventh of the reports that should have been made. The value of these reports can readily be seen and the small amount asked for by the commission for this purpose is well expended and your committee recommend that it be allowed as one of the most important parts of the work is to ascertain what have been the results.

Your committee would state that the fishing grounds within the jurisdiction of the State embrace an area of 34,000 square miles, nearly three-fifths of the land area of the whole State. The coast line extending along the east and north shores of Lake Michigan, and the south shore of Lake Superior and the shores of Lakes Erie and St. Clair is over 2,000 miles in length. The coast line so designated does not include the inland waters of the State, such as its lakes and rivers, and is referred to for the purpose of calling the attention of the Legislature to the facts, and for the purpose of enlisting their support in behalf of this great industry.

PARIS STATION.

This hatchery is situated on the Grand Rapids and Indiana R. R. in Mecosta county, and is principally used for the propagation of brook trout. In addition to this work the German trout, Loch Leven, mountain trout, land locked salmon and the grayling are being bred upon a somewhat smaller scale, and bid fair to become an important part of the work done at this station. The station is also adapted to the hatching of the salmon or lake trout. The hatchery is a large, well-constructed wooden building, but recently completed, and is 40x80 feet. Its interior is a model of neatness and perfection. The property connected with this station comprises 118 acres of land, which is of much greater value to the State than the prices which were originally paid for it. In this connection we would say that the Fish Commission wishes to purchase 80 acres of land adjoining the premises, for the purpose of securing and keeping control and maintaining the sources and supply of water in the Cheney creek, by which the ponds and hatchery are fed and maintained. Your committee are of the opinion that this land should be bought, and would recommend that the appropriation asked for be allowed, to enable the commission to purchase. This is for the purpose of keeping timber standing to protect the water.

When your committee visited the station there were nearly 3,000,000 brook trout eggs in process of hatching, and about 100,000 had already been hatched out. The ponds upon the premises are filled with trout, varying in size from the fry just hatched to fish weighing five or six pounds and about 15,000 adult fish are kept in the ponds the year round for breed-

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ing purposes. There are also at present about 8,000 Adirondack trout which have been donated by the New York Commission for the purpose of improving the present stock, about 20,000 German trout and one pond stocked with the grayling.

The demand for brook trout throughout the State is large and constantly increasing. Your committee believe that in a very few years, under the able management of Mr. Walter D. Marks, the superintendent of fisheries, the trout streams of this State will be filled with these beautiful fish, as well as many others which are not now stocked.

Your committee after visiting this hatchery, took pains to inquire of people whom they met from different parts of the State, who resided on or near the streams where trout had been planted, whether they had noticed any increase in the number of fish since the commencement of planting, and invariably received answers in the affirmative, and in some cases the increase noticed was remarkable. This was especially the case in Silver creek, Kalamazoo county, which six or seven years ago contained no trout whatever, but which today is abundantly supplied. Attention is called to the fact that until trout were artificially propagated and planted by the commission they were almost wholly unknown in the waters south of Traverse bay.

DETROIT STATION.

When your committee visited this station they found a commodious building, 40x80 feet in size, used as a hatchery and office, with a large wing, heretofore used for a shop and for storage purposes. The main room of the building is used for hatching whitefish during the fall, winter and spring, and after the whitefish have been planted, and in the month of June, it is devoted to the hatching of wall-eyed pike.

The number of whitefish eggs on hand and in process of hatching, at the time the committee visited this station, was about 67,000,000. Your committee, after throughly examining this hatchery, were greatly impressed with the magnitude and importance of this work, and with the great benefit which must result to the State in the re-stocking of its waters with whitefish. From this station alone over 50,000,000 of whitefish fry were planted last year along the shores of Lakes Michigan, Huron, Erie and St. Clair, and in the Traverse and Saginaw bays, the Detroit river and Torch lake. The benefit of whitefish planting in the great lakes has passed the period of doubt as to its success; the largely increased catch of last season on Lake Erie, the Detroit river and Lake St. Clair was so convincing that the unanimous opinion of the fishermen is that it is the result of the planting solely. The appointments of this hatchery are of the most complete character, it being the largest in the country, and your committee believe the work is intelligently and economically carried on.

The commission desire to double the capacity of this station by utilizing the wing of the main building, now used as a shop and for storage purposes for a hatchery addition. This change can be made at a comparatively small expense, and will result in putting out annually 160,000,000 of fry while its present capacity is 80,000,000. Your committee recommend that the appropriation asked for this purpose be granted.

GLENWOOD STATION.

This station is used for the propagation of carp. At the time your committee visited it, they found a small wooden building 18x20 feet in size and

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inside and beneath this building is a spring the full size of the building, which is used for winter quarters of the stock fish. At the time of our visit the house contained about 20,000 carp. These fish are very prolific, and a few of them planted in a pond or lake adapted to their habits will in two or three years furnish an abundance of food. The fish are fed throughout the winter upon wheat and other grains. As usually kept in ponds they require no feeding in the winter. At this station there are eight breeding ponds, and about 3,700 young carp were shipped last season to different parts of the State, with gratifying results. More of these fish could have been furnished if orders for them had been received. The demand for these fish has not been large, but is constantly increasing. Few of the people of our State seem to know that they may be had for the asking.

We would say to those who want this variety of fish, that they may be had by applying to the secretary of the commission, at Detroit, or to Worden Wells, in charge of the station at Glenwood, Cass county. The commission lease from Mr. Wells the ponds and buildings necessary to conduct this work, and allow him a stated amount for the lease and for his services in breeding and distributing the carp. The sum allowed for this purpose is five hundred dollars per annum, with an additional amount of seventy-five dollars per year for incidental expense. The State was fortunate in being able to secure carp ponds already made, and it has necessitated a very much smaller outlay than would have been demanded if they had been compelled to make a new plant entirely. The amount asked for the maintenance of this station is $575 per year and we recommend its allowance.

PETOSKEY STATION.

This station was established by the board for the purpose of breeding and distributing whitefish in the northern waters of Lakes Huron and Michigan, and in the waters of Lake Superior. It consists of a hatchery building 25x75 feet in size, together with a small cottage for the overseer in charge of the work. These buildings are upon leased ground but belong to the State.

Your committee fond that work at this station had been suspended for the present owing to the poor quality of water furnished for hatching purposes.

Your committee on investigating the reasons of the commission for the abandonment of this station, found that the reasons justified the action of the board. When the hatchery was originally established at this point, one of the conditions guaranteed by the village as an inducement to locate at that point, was that all the water needed by the board for the purposes of conducting the hatchery should be furnished free to the State, and that the works which the village was then putting in for the purpose of supplying the city with water would furnish water from the bay, which was the water required for the purpose of hatching. After the works were completed the well from which the supply was obtained, being sunk at the edge of the lake was found to furnish spring water which leached in from the hills surrounding the well. This was contrary to the expectation of the engineer who supervised the construction of the works and to the citizens of the village. The temperature of this water is considerably higher than

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that of the lake or bay, and has resulted in bringing out a premature hatch of fish, the hatch occurring so early that the waters in which they were planted are still frozen, and thereby the very object for which the house was constructed is defeated. It may be said in passiug that the hatch of the young fry at this station is from two to three weeks earlier than that at Detroit, about 300 miles further south. The fish so hatched were weak and unhealthy fish. The period necessary to hatch whitefish fry is only about 80 days at this station when the usual period is about 130 days. Another reason for the discontinuance was that a sediment from decayed vegetable matter adhered to the eggs, and was quite destructive, decreasing the percentage of the hatch. Under these discouraging conditions the commission concluded to abandon the station.

Your committee, at the time of their visit to Petoskey, conferred with several of the leading citizens of the village to ascertain if the village would be willing to guarantee a supply of lake water or bay water sufficient to conduct this station, in order to insure the continuance of the the hatchery at that point, but your committee were informed that the expense would be more than they could afford, and after a full investigation by the committee we are satisfied that the action of the commissioners in discontinuing work at that point was justified by the circumstances. The jars formerly carried at this station were removed to the Detroit house, which was fitted up to accommodate them, and they have been run during the present season at the Detroit station, so that the output of whitefish fry has not been diminished.

IMPROVEMENTS.

Your committee recommends that the small appropriation asked for to increase the capacity of the Detroit hatchery, be granted, as it will result in doubling the present capacity, and it will be capable of carrying and hatching 160,000,000 of whitefish eggs.

Your committee desire to say that they have taken especial pains to inquire of practical fishermen from all parts of the State as to the result of whitefish planting, and we have been assured by them that the catch of whitefish in certain parts of the State, especially in portions of Lakes Huron, Erie and St. Clair and the Detroit river, have been very much larger the past year than ever before, and it is attributable to artificial propagation.

In conclusion we desire to say that the present Board of Fish Commissioners are gentlemen of high character and enthusiastic in their work, and devote a large share of their valuable time without compensation to this work. As a result of our investigations, we believe that every dollar asked for by the commission should be granted, as anything less would cripple them in their work.

All of which is respectfully submitted.

T. J. WELLS, *Chairman.*

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TREASURER'S REPORT.

STATEMENT of Wm. A. Butler, Jr., Treasurer, in Settlement with Board of State Auditors, for year ending September 30, 1889.

	Current Account.		
1888.			
Oct. 1	Overdrawn	$118 13	
	Cash from State Treasurer		$4,178 99
	Cash from sale of fish		863 12
	Vouchers paid	5,636 04	
Dec. 31	Overdrawn		712 06
		$5,754 17	$5,754 17
1889.			
Jan. 1	Overdrawn	$712 06	
	Cash from State Treasurer		$4,178 53
	Cash from U. S. Fish Commission		126 82
	Vouchers paid	4,519 84	
Mar. 31	Overdrawn		926 55
		$5,231 90	$5,231 90
1889.			
April 1	Overdrawn	$926 55	
	Cash from State Treasurer		$4,179 44
	Vouchers paid	3,252 89	
		$4,179 44	$4,179 44
1889.			
July 1	Cash from State Treasurer		$5,638 12
	Vouchers paid	$6,139 67	
Sept. 30	Overdrawn		501 55
		$6,139 67	$6,139 67
	Special Account.		
1889.			
July 1	Cash from State Treasurer		$8,016 40
	Vouchers paid	$1,896 35	
Sept. 30	Cash on hand	6,120 05	
		$8,016 40	$8,016 40

OFFICE OF BOARD OF STATE AUDITORS,
Lansing, 29, 1890.

I hereby certify that the Board of State Auditors this day examined the within account current of the receipts and disbursements of Wm. A. Butler, Jr., for the year ending Sept. 30, 1889, and find the same to agree with the vouchers on file in the office of the Auditor General, and find the balance on hand at that date to correspond with the books of the Auditor General, and have settled with the said Wm. A. Butler, Jr., as treasurer of the Michigan Fish Commission, on that basis.

G. R. OSMUN.
Chairman Board State Auditors.

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Wm. A. Butler, Jr., Treasurer of the Michigan Fish Commission, in settlement with Board of State Auditors, for the year ending September 30, 1890.

	Current Account.		
1889.			
Sept. 30	Balance overdrawn		$501 55
	Vouchers paid		6,768 64
	Cash received:		
	From State Treasurer	$5,638 12	
	From sale of fish	98 00	
	From sale of fish	63 70	
	From sale of fish	347 61	
	From sale of fish	304 86	
	From sale of fish	183 25	
	From sale of fish	18 85	
Dec. 31	Balance overdrawn	617 80	
		$7,270 19	$7,270 19
1890.			
Jan. 1	Balance overdrawn		$617 80
	Vouchers paid		5,161 70
	Cash Received:		
	From State Treasurer	$5,638 13	
	From Rose & Co.	432 68	
Mar. 31	Cash on hand		291 30
		$6,070 81	$6,070 81
April 1	Cash on hand	$291 30	
	Vouchers paid		$6,081 27
	Cash received:		
	From State Treasurer	5,638 13	
	From Prof. Reighard	10 00	
June 30	Balance overdrawn	141 84	
		$6,081 27	$6,081 27
July 1	Balance overdrawn		$141 84
	Vouchers paid		4,829 99
	Cash received:		
	From State Treasurer	$5,638 13	
	From McKerlie	10 00	
	Cash on hand		676 30
		$5,648 13	$5,648 13
	Special Account.		
1889.			
Sept. 30	Cash on hand	$6,120 05	
	Vouchers paid		$3,117 00
Dec. 31	Cash on hand		3,003 05
		$6,120 05	$6,120 05
1890.			
Jan. 1	Cash on hand	$3,003 05	
	Vouchers paid		$1,156 62
Mar. 31	Cash on hand		1,846 43
		$3,003 05	$3,003 05
	Cash on hand	$1,846 43	
April 1	Vouchers paid		$247 59
June 30	Cash on hand		1,598 84
		$1,846 43	$1,846 43
	Cash on hand	$1,598 84	
July 1	Vouchers paid		$993 38
Sept. 30	Cash on hand		605 46
		$1,598 84	$1,598 84

OFFICE OF BOARD OF STATE AUDITORS,
Lansing, November 26, 1890.

I hereby certify that the Board of State Auditors this day examined the within account current of the receipts and disbursements of Wm. A. Butler, Jr., treasurer of the Michigan Fish Commission, and found the same to agree with the vouchers on file in the office of the Auditor General, and find the balance on hand at the close of the fiscal year, June 30, 1890, to correspond with the balance as shown by the books of the Auditor General, and have settled with said treasurer on that basis.

G. R. OSMUN,
Chairman of the Board of State Auditors.

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BLANKS.

The following are blanks and notices issued by the Commission during the last two years.

MICHIGAN FISH COMMISSION,
Detroit, Mich., Dec. 10, 1889.

DEAR SIR:

Some time since a blank form of application was sent you which this Board requires shall be filled out and returned to this office by all applicants for fish.

The blank was sent you in response to your application by letter for fish for your waters. We must strike your name from our list of applicants unless you fill out and return enclosed blank within thirty days.

Very respectfully,
MICHIGAN FISH COMMISSION.

MICHIGAN FISH COMMISSION,
----------*Mich.*,----------*18*----

DEAR SIR:

Your favor of the----------is at hand. Please give on this blank all the information you can in regard to the waters you desire to have planted with fish.

What is the name of stream, lake or pond?----------
What township and county?----------
How long is it; if less than five miles, what sections does it cross?----------
How deep?----------
How wide?----------
Are these waters public or private?*----------
What is the bottom—mud, sand or gravel?----------
Is the current rapid or otherwise?----------
Is it spring, swamp or lake water?----------
Has it ever been planted?----------
What are its inlets?----------
Where does it empty?----------
What fish are native to the waters?----------
What is the average temperature?----------
Is the stream dammed? If so, how many and what height?----------
Are there any fish-shutes in the dams?----------

N. B.—Please fill out the blanks as completely as possible. If you have not the facts yourself, get them from your neighbors. Remember the object of this inquiry is not to get the answer quickly, but to get accurate answers; and remember that upon such answers depend permanent results, which will be of advantage to you and your community. In this you have a direct personal interest. Make soundings in a lake yourself. Measure a stream yourself. Get a thermometer and try the temperature of a stream yourself. You can afford to take a little trouble to ensure the success of fish planting. If for lack of information a mistake is made, *you* are losing the time.

Any other particulars please give on the back of this blank.

*Private waters are only those from which the general public is excluded from fishing.

Sign your name and give your P. O. ----------

Return this blank when filled out to Michigan Fish Commission, Detroit, Mich.

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County..... MICHIGAN FISH COMMISSION. Lake.....

Township ..... Nearest Railroad Station,

Examination of Interior Lakes. .....

Season of 18.... Crew.....

DESCRIPTION:—Length..... Width..... Greatest Depth.....

Shores .....

Bottom.....

Inlets .....

Outlets.....

Dates of Examinations, . .
Weather, ...
Temperature—Surface, . .
" Bottom, . .
Hours, and Number of Hauls, .
Condition of Water, . .
Number and kinds of Fish taken,

Remarks.

.....
.....
.....
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.....
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.....
.....
.....
.....

Kind. Length. Depth. Mesh.

Nets used,..... ....

Remarks on Fish Taken:.....

Recommendation as to Future Planting:.....

Reported by.....

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MICHIGAN FISH COMMISSION.

Rules for Examination of Interior Lakes.

1. To make soundings and locate deep places.
2. To take temperatures each day, morning and evening, at surface and bottom.
3. Set nets in deep water and on and off banks.
4. To dredge bottom and grasses, to look for larvæ of flies, shrimps, and small crustaceans; also ascertain quantities and kinds of small fish.
5. To examine the stomachs of fish taken, and where food is identified, examine to see its quantities in lake.
6. To try bait fishing, fly fishing, and trolling with spoons and live bait, surface and deep water trolling.
7. Describe fully the kinds, sizes, and number of fish taken. When in doubt as to kind, ship specimens to office in Detroit by nearest express route.
8. Make accurate and complete reports on blanks, *at the time.*
9. Reports to be forwarded to office weekly, signed by officer in charge.

By order of the Board,

JOHN H. BISSELL,
HERSCHEL WHITAKER,
Committee.

Detroit, June 25, 1886.

MEMORANDA.

No. .....
Letter Received .....
Blank Sent .....
Blank Returned .....
Application Entered .....
Granted for .....
Refused, cause .....
Filled in .....

Shipper's Number .....

MICHIGAN FISH COMMISSION,
Detroit, ...18....

DEAR SIR:

Your application of ..... for fish has been received, in which you say your waters are private.

The State is engaged in the stocking of waters for the benefit of the public only, and it is against the policy of the State to stock any waters from which the public is excluded.

For the foregoing reason your application must be refused,

Very respectfully,
Mich. State Board of Fish Commissioners.

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MICHIGAN FISH COMMISSION.

WALL-EYED PIKE.

Detroit, Mich.,.....*189*

Mr......

.....

DEAR SIR:

Our fish car will leave Detroit on.....

With wall-eyed pike for your lakes, and will arrive at .....

via.....on the.....at.....o'clock, ..M.

Answer at once if you can meet the car and attend to planting the fish intended for you.

If no answer is received the fish will not be sent.

W. D. MARKS,
Superintendent.

CAR REPORT OF MICHIGAN FISH COMMISSION.

.....*189*

To the President Michigan Fish Commission:

The car.....left.....189..

for.....with.....

Number and Kind.

The following employés manned the car:.....

.....

.....

The car returned to.....on the.....

Distributions were made at the following points:.....

.....

.....

.....

Was the trip successful or otherwise.....

Number of cans.....

.....

In charge of car.

MICHIGAN FISH COMMISSION,
Detroit, Mich., Dec. 1, 1889.

DEAR SIR:

Enclosed you will find blanks for an Annual Report of food fish caught. If you have been engaged in fishing during the past year, it is your duty, under the law, to make the report and return it at once to this office. Please make it as full and accurate as possible, as these reports are of great value to this Board.

There are a great number of fishermen whose names we do not know and several extra blanks are enclosed, which we will thank you to hand to any fishermen you know, who have not received blanks direct from this office.

It is as much for your interest as for ours that every fisherman shall send us a full report, as the object of these reports is to inform us whether or not, our efforts to increase the number of fish have been successful.

Please render us all the assistance you can in obtaining full reports this year from everybody who has been engaged in fishing.

Very truly yours,
MICHIGAN FISH COMMISSION.

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In the spring of 1890, when the three years had expired under the law for opening of streams planted in 1887, the board feeling that the public, who contributed to the means which sustained the board, should be fully informed as to the localities of all streams open to public fishing at that date, in order to give it as large circulation as possible had the list published in several newspapers of the State. It also had prepared a list of all streams which have been planted since 1885 and had the same published for general distribution. The list prepared for public distribution is as follows:

A list of streams which have been stocked with brook trout, by the Michigan Fish Commission, since 1885 and are open for fishing, May 1, 1890.

ALCONA COUNTY.

East, West and Middle Branch of Killmaster Creek.
Pine River.
Mill Creek.

ALLEGAN COUNTY.

Silver Creek.
Mann's Creek.
Red Run.
Bear Creek.
Rapid River.
Campbell's Creek.

ALPENA COUNTY.

Devil River.

ANTRIM COUNTY.

Spencer Creek.
Jordan River.

ARENAC COUNTY.

Gilbert Creek.
Meadow Creek.

BERRIEN COUNTY.

Beaver Creek.
Sykes Creek.
Great Blue Creek.
Little Blue Creek.
Spring Creek.
Bear Creek.

BRANCH COUNTY.

Riley's Creek.
Turtle Creek.

BARRY COUNTY.

Portage Lake.
Cold River.

CALHOUN COUNTY.

Oliver's Brook.
Locke Brook.
Spring Brook.
Harmon Brook.
Hart's Brook.
Austin's Brook.
Wandago Brook.
Fendan Brook.
Tamerac Creek.
Bear Brook.
Goss Brook.
Crooked Brook.
Pool's Spring Brook.
Hicklin Brook.
Bullis Brook.
Mead's Brook.
Way's Brook.
Tekonsha Creek.

CASS COUNTY.

Dowagiac River.
Spring Creek.
Battle Creek.
Red Run.

CHARLEVOIX COUNTY.

Newman Creek.
Stone River.
Boyne River.
Cedar River.
Antrim Creek.
Van Arman Creek.
Inwood Creek.
North Boyne River.

CHEBOYGAN COUNTY.

Niggar and Bush Creeks.
Bear Creek.
SturgeonRiver and Branches.
Little Sturgeon River.
Topinabee Creek.
Indian River.
Keyes Creek.

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CLARE COUNTY.

Tobacco River and Branches.
Walker Creek.
Chippewa River and Branches.
Mill Brook.

CRAWFORD COUNTY.

Au Sable River and Branches.

EMMET COUNTY.

Stream emptying into Crooked Lake Tributary.
Horton's Creek.
Kegomic Creek.
Bear Creek.
Minnehaha Creek.
Clear Creek.
Willard Creek.

EATON COUNTY.

Sandstone Creek.

GENESEE COUNTY.

Ore Creek.
Begole's Creek.
Yellow Creek.
Cherry Creek.

GLADWIN COUNTY.

Howland Creek.
Bush Creek.
Spring Creek.
West, North and Main Branches of Sugar River.

GRAND TRAVERSE COUNTY.

Dodd's Creek.
Beitner's Creek.

GRATIOT COUNTY.

Head Waters of Pine River.

HILLSDALE COUNTY.

Perry Creek.

INGHAM COUNTY.

Sycamore Creek.

ISABELLA COUNTY.

Little Cedar Creek.
Cedar Creek.
Big Cedar Creek.
Big Creek.
Skidmore Creek.
Rattail Creek.
Stony Creek.
Ellis Brook.
Chippewa River.
Salt Creek.
N. Branch Little Salt Creek.
S. Branch Little Salt Creek.
Pine River and Headwaters.

IOSCO COUNTY.

Silver Creek.
Cedar Creek.
Wilber Creek.
Sins Creek.
Cold Creek.

IONIA COUNTY.

Arnold Creek.
Calvin Brook.
Mill Brook.
Clear Creek.
Spring Brook.
Stony Brook.

KALAMAZOO COUNTY.

Tributary to Kalamazoo River.
Portage Creek and Brs
Campbell Creek.
Palmer Creek.
Big Portage Creek.
Tributary to Portage Creek.
Hasho Run.
Bear Creek.
Harris Creek.
Comstock Creek.
Four Mile Creek.
Dunning Creek.
Tributary to Kalamazoo River.
Silver Creek.
Carle Creek.
Allerton Creek.
Gull Creek.
Spring Creek.
Pine Creek.
Augusta Creek.
Spring Run.

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KALKASKA COUNTY.

Rapid River.
Boardman River.

KENT COUNTY.

Buckardson Creek.
Dopp Creek.
Ball Creek.
Butternut Creek.
Ellis Brook.
Little Cedar Creek.
Spring Creek.
Huron Creek.
Harold Creek.
Hawn Creek.
Bull Creek.
Duke Creek.
Atchinson's Creek.
Cedar Creek.
Indian Creek.
Kellogg Creek.
Sillway Creek.
Callender Creek.
Ball's Creek.
Mill Creek.
Harold Creek.
Bear Creek.
Rathford Creek.
Cranston Creek.
Smith's Creek.
Baker Creek.
Clear Creek.
Crimion Creek.
Duck Creek.
Cedar Springs.
Sand Creek.
Bear Creek.
Outlet to Sand Lake.
Big Cedar Creek.
Crockery Creek, South and West Branches.
Simon's Brook.
Rush Creek.
White Creek.
Boys Creek.
Spring Creek.
Boyer Creek.
Rough River and Tributaries.
Walker Creek.
Kenyon Creek.
Turner Creek.

LAKE COUNTY.

Pies Creek.
Farnsworth Creek.
Howell Creek.
Little Manistee River.
Ram Creek.
N. Branch Pere Marquette.
Sanford Creek.
Sanborn Creek.
Sweetwater Creek.
King Creek.
Trib. to Little Manistee.

LAPEER COUNTY.

S. Branch of Flint River.
Hunter's Creek.

LIVINGSTON COUNTY.

Spring Brook.
Dibble Creek.

LENAWEE COUNTY.

Howell Creek.

MANISTEE COUNTY.

Hatch's Run.
Chief Creek.

MASON COUNTY.

Hatch's Run.
Dun's Creek.
Swan Creek.
Clear Creek.
Kibble Creek.
Quinn Creek.

MECOSTA COUNTY.

N. S. and W. Branch of Big Creek.
Dalzell Creek.
Beaver Dam Creek.
Brockway Creek.
Trib. to Chippewa River.
King Creek.
Buckhorn Creek.
Mitchell Creek.
Mack's Creek.
Parish Creek.
Cold Spring Creek.
Painer Creek.
Bingen Creek.
Cedar Creek.
Foggy Creek.
Brush Creek.
Trib. to California Lake.
Horner's Creek.
Bull Creek.
Muskegon River.
Quigley Creek.
Headwaters of Pine River.
Cheney Creek.
Hudnut Creek.

MONTCALM COUNTY.

Richie Creek.
Pierson Creek.
Tamarac Creek.
Fish Creek.
Allen Spring Creek.
Hemmingway Creek.

MUSKEGON COUNTY.

Duck Creek.
Green Creek.
Crockery Creek and Tributarie.
Coon Creek.
Moon Creek.
Bear Creek.
Buell Creek.
Carlton Creek.
Bear Creek.
Clear Lake Creek.
Black Creek.
Flower Creek.
Green Creek.
Sanford Creek.
Black Creek.

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MENOMINEE COUNTY.

Menominee River and Branches.

NEWAGO COUNTY.

Colbough Creek.
Wilcox Creek.
Davis Creek.
West Branch of Pere Marquette River.
Burton Creek.
Bigelow Creek.
Martin Creek.
Wilcox Creek.
Holmes Creek.
Spring Creek.
Robinson Creek.
Four Mile Creek.
Trib. to White River.
Williams Creek.
Spring Creek.
Cole Creek.
Odd Creek.
Robbin's Creek.
Bigelow Creek.
Pennoyer Creek.
Grass Mound Creek.
Warner's Creek.
Brook's Creek.
Four Mile Creek.
Outlet to Bill's Creek.
Whitman Creek.
Cushman Creek.
Dowling Creek.
Davis Creek.
Martin Creek.

OAKLAND COUNTY.

Stony Creek.
Paint Creek.
Mill Creek.
Andrew's Creek.
Sand Creek.

OCEANA COUNTY.

Flower Creek.
Crandall Creek.
Russell's Creek.
Judge Creek.
Wilcox Creek.
Jermain Creek.
McGill's Creek.
Farnum Creek.
Minnie Creek.
Wright Creek.
Pentwater River.

OGEMAW COUNTY.

Prisner Creek.
Farrington Creek.
Eddy Creek.
Kreb's Creek.
Regan's Creek.
Klocking Creek.
Johnson's Creek.
Kelley Creek.
Rouge Creek.

OSCEOLA COUNTY.

Center Fork Middle Br'ch.
Cedar Creek.
Husey Creek.
Twin's Creek.
Bull Kill Creek.
Ranney Creek.
Cat Creek.
W. Branch Clam River.
Crockery Creek.
Tole's Creek.
Turner's Creek.
N. Branch Chippewa River.

OTTAWA COUNTY.

Rio Grande Creek.
Crockery Creek.
Cedar Creek.
Kelley Creek.

ROSCOMMON COUNTY.

North Branch Sugar River.
West Branch Sugar River.
Main Branch Sugar River.

SAGINAW COUNTY.

Allison Creek.
Works Creek.

ST. CLAIR COUNTY.

Tributary to Mill Creek.

ST. JOSEPH COUNTY.

Spring Creek.

SHIAWASSE COUNTY.

Three Mile Creek.

VAN BUREN COUNTY.

Head Waters Paw Paw River.
Loomis Brook.
West Branch Paw Paw River.
Butternut Creek.
Cold Brook.
Spring Brook.
Boy's Spring Brook.
Bay's Creek.

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WASHTENAW COUNTY.

Paint Creek.
Mill Creek.
Cross Creek.
Spring Brook.
Mud Creek.
Fellows Creek.
Bond Creek.
Maycon Creek.
Harney Creek.
Spring Creek.
Hoyt's Creek.
Mullets Creek.
Tole's Creek.
Hall's Creek.
Paint Creek.
Bull Creek.

WEXFORD COUNTY.

Sligo Creek.
Cole Creek.
Andrew's Creek.
Trib. to Little Manistee River.
Cedar Creek.
Urwick Creek.

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LIST OF FISH COMMISSIONERS.

THE UNITED STATES:
Col. Marshall McDonald, Commissioner, Washington, D. C.
Capt. J. W. Collins, Assistant in charge of Fisheries Division.
Richard Rathbun, Assistant in charge of Scientific Inquiry.
Col. John Gay, Inspector of Stations.

Alabama:
Col. D. R. Hundley, Madison.
Hon. Chas. S. G. Doster, Prattville.

Arizona:
J. J. Gosper, Prescott.
Richard Rule, Tombstone.
J. H. Taggart, Business Manager, Yuma.

Arkansas:
H. H. Rottaken, President, Little Rock.
W. B. Worthen, Secretary, Little Rock.
J. W. Calloway, Little Rock.
(This State has never made an appropriation for fish culture.)

California:
Joseph Routier, Sacramento.
J. D. Harvey, Los Angeles.
(Commissioner T. J. Sherwood resigned March 15, 1888.)

Colorado:
G. F. Whitehead, Denver.

Connecticut:
Dr. Wm. M. Hudson, Hartford.
Robert G. Pike, Middleton.
James A. Bill ,Lyme.
(This State has no official superintendent, most of the hatching being done by Henry J. Fenton, Poquonnock.)

Delaware:
Charles Schubert, Odessa.

Georgia:
J. H. Henderson, Atlanta.
(Superintendent, Dr. H. H. Cary, La Grange.)

Illinois:
N. K. Fairbank, President, Chicago.
S. P. Bartlett, Quincy.
Geo. Breuning, Centralia.

Indiana:
Enos B. Reed, Indianapolis.

Iowa:
E. D. Carlton, Spirit Lake.
(Superintendent, Ole Bjorenson.)

Kansas:
S. Fee, Wamego.

Kentucky:
Wm. Griffith, President, Louisville.
P. H. Darby, Princeton.
John B. Walker, Madisonville.
Hon. C. J. Walton, Munfordville.
Hon. John A. Steele, Midway.
W. C. Price, Danville.
Hon. J. M. Chambers, Independence.
A. H. Goble, Catlettsburg.
J. H. Mallory, Bowling Green.

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Maine:
E. M. Stillwell, Bangor.
Henry O. Stanley, Dixfield.
B. W. Counce, Thomaston, Sea and Shore Fisheries.
Maryland:
Dr. E. W. Humphries, Salisbury.
G. W. Delawder, Oakland.
Massachusetts:
E. A. Brackett, Winchester.
F. W. Putnam, Cambridge.
E. H. Lathrop, Springfield.
Michigan:
Herschel Whitaker, Detroit.
Joel C. Parker, M. D., Grand Rapids.
Hoyt Post, Detroit.
(Superintendent, Walter D. Marks, Paris.)
(Secretary, Geo. D. Mussey, Detroit.)
(Treasurer, Wm. A. Butler, Jr., Detroit.)
Minnesota:
William Bird, Fairmount.
Niles Carpenter, Rushford.
Robt. Ormsby Sweeny, Duluth.
(Superintendent, S. S. Watkins, Willow Brook, St. Paul.)
Missouri:
H. M. Garlichs, Chairman, St. Joseph.
J. L. Smith, Jefferson City.
H. C. West, St. Louis.
A. P. Campbell, Secretary, St. Joseph.
(Superintendents: Philip Kopplin, Jr., St. Louis; Elias Cottrill, St. Joseph.)
Nebraska:
William L. May, Fremont.
R. R. Livingston, Plattsmouth.
B. E. B. Kennedy, Omaha.
(Superintendent, M. E. O'Brien, South Bend.)
Nevada:
W. M. Cary, Carson City.
New Hampshire:
Geo. W. Riddle, Manchester.
Elliott B. Hodge, Plymouth.
John H. Kimball, Marlborough.
(Superintendent of Plymouth and Sunapee hatcheries, Com. E. B. Hodge.)
New Jersey:
William Wright, Newark.
Frank M. Ward, Newton.
J. R. Elkinton, Pennsgrove,
New York:
E. G. Blackford, President, New York.
Gen. R. U. Sherman, New Hartford.
Wm. H. Bowman, Rochester.
A. S. Joline, Tottenville.
Henry Burden, Troy.
(Secretary, E. P. Doyle, room 56, Fulton Bank Building, New York city.)
(Superintendents: Fred Mather, Cold Spring Harbor; Monroe A. Green, Caledonia; James H. Marks, Bloomingdale; E. L. Marks, Fulton Chain; and E. F. Boehm, Sacandaga, Newton's Corners, N. Y.)
(Shellfish Commission: E. G. Blackford, Commissioner; J. W. Merserau, Oyster Protector, 80 Fulton Market, New York.)
North Carolina:
Wm. J. Griffin, Chairman, Elizabeth City.
J. B. Watson, Englehard.
Wm. T. Caho, Bayboro.
Ohio:
C. V. Osborn, President, Dayton.
A. C. Williams, Secretary, Chagrin Falls.
J. C. Hofer, Bellaire.
John H. Law, Cincinnati.

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Ohio—*Continued:*
Hon. Emory D. Potter, Toledo.
(Superintendent, Henry Douglass, Sandusky.)
(Chief Warden, L. K. Buntain, Dayton.)
Oregon:
F. C. Reed, President, Clackamas.
E. P. Thompson, Portland.
R. E. Campbell, Renier.
Pennsylvania:
Henry C. Ford, President, 524 Walnut street Philadelphia.
James B. Long, Corresponding Secretary, 75 Fifth avenue, Pittsburgh.
H. C. Demuth, Secretary of Board, Lancaster.
S. B. Stillwell, Scranton.
A. S. Dickson, Meadville.
Treasurer, W. L. Powell, Harrisburg.
(Superintendents: John P. Creveling, Allentown; William Buller, Corry.)
Rhode Island:
John H. Barden, President, Rockland.
Henry T. Root, Treasurer, Providence.
Wm. P. Morton, Secretary, Johnston.
South Carolina:
Hon. A. P. Butler, Columbia.
Tennessee:
W. W. McDowell, Memphis.
H. H. Sneed, Chattanooga.
Edward D. Hicks, Nashville.
Utah:
A. Milton Musser, Salt Lake City.
Vermont:
Herbert Brainard, St. Albans.
F. H. Atherton, Waterbury.
Virginia:
Dr. J. T. Wilkins, Bridgetown.
West Virginia:
C. S. White, President, Romney.
F. J. Baxter, Treasurer, Sutton.
James H. Miller, Secretary, Hinton.
Wisconsin:
The Governor, *ex-officio.*
Philo Dunning, President, Madison.
C. L. Vallentine, Secretary and Treasurer, Janesville.
Mark Douglas, Melrose.
A. V. H. Carpenter, Milwaukee.
Calvert Spensley, Mineral Point.
E. S. Miner, Sturgeon Bay.
(Superintendent, Jas. Nevin, Madison.)
Wyoming Territory:
Louis Miller, Laramie.

DOMINION OF CANADA:
Hon. John Tilton, Deputy Minister of Fisheries, Ottawa.
(Inspectors of Fisheries for the Dominion of Canada, 1888: A. C. Bertram, North Sydney, C. B., N. S., W. H. Venning, St. John, N. B.; Wm. Wakeman, Gaspe Basin, P. Q.; J. H. Duvar, Alberton, P. E. I.; Thomas Mowat, New Westminster, B. C.; Alex. McQueen, Winnipeg, Man.)
(Officers in charge of the Fish Breeding Establishments: S. Wilmot, Superintendent of Fishculture, Newcastle, Ont.; Chas. Wilmot officer in charge, Newcastle hatchery, Ont.; Wm. Parker, Sandwich, Ont.; L. N. Cattellier, Tadoussac, Q.; Philip Vibert, Gaspe, Q.; A. H. Moore, Magog, Q.; Alex. Mowat, Ristigonche, Matapedia, P. Q.; A. B. Wilmot, Bedford, N. S.: C. A. Farquharson, Sydney, N. S.; Isaac Sheasgreen, Miramichi, N. B.; Charles McCluskey, St. John River, Grand Falls, N. B.; Henry Clark, Dunk River, P. E. I.; Thos. Mowat, B. C. hatchery, New Westminster, B. C.)

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SECOND BIENNIAL REPORT

OF THE

STATE GAME AND FISH WARDEN

PUBLISHED BY

GILBERT R. OSMUN, Secretary of State.

BY AUTHORITY.

LANSING:
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS.
1890.

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LETTER OF TRANSMITTAL.

STATE OF MICHIGAN,
DEPARTMENT OF STATE,
Lansing, Dec. 31, 1890.

To the Honorable, the Legislature:

In compliance with the provisions of section 6 of act No. 28 of the public acts of 1887, entitled, "An act to provide for the appointment of a Game and Fish Warden and to prescribe his powers and duties," I have the honor to transmit herewith such portions of the monthly reports of the State Game and Fish Warden as are deemed of interest to the public.

Very respectfully,

GILBERT R. OSMUN,

Secretary of State.

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REPORT.

OFFICE OF STATE GAME AND FISH WARDEN,
Grand Rapids, Mich., December 31, 1890.

To the Secretary of State:

In compliance with the provisions of the act creating the office of Game and Fish Warden, which requires you to transmit to the Legislature such portions of the monthly reports of the State Game and Fish Warden as may be of public interest, I herewith submit a summary of the work of the department since its creation, March 15, 1887, as shown by the monthly reports on file in your office, and as to me seem proper to be laid before the Legislature. The work of the department since my last biennial report communicated by you to the Legislature has been continued in all parts of the State. During the entire period of my official term, three years and nine months from March 15, 1887, the statutes for the protection and propagation of birds, game and fish have been enforced vigorously and without partiality or favor. The number of arrests made in the State during this period are,

Total	726
Total number of convictions	564
Total number of acquittals	139
Cases undisposed of	8
Total amount of fines and costs imposed and collected	$8,148 09
The cost of maintaining the State Game and Fish Warden's office, exclusive of salary, for the three years and nine months beginning March 15, 1887, and ending December 31, 1890, which includes furniture, printing, postage, telegraph, express, traveling expenses, special assistance, clerk hire, etc.,	$6,378 56

which will more fully appear from the record filed and annual reports in the office of the Auditor General, made in accordance with the provisions of law.

The number of arrests made in the State for violations of the laws which the Legislature in their wisdom have enacted for the protection, preservation and propagation of birds, game and fish, amply attests the wisdom of providing a special department whose sole duty it shall be to enforce these various statutes. The offenses committed are in the main trivial, but in the aggregate if permitted to continue without resistance or interference by the State would reach an enormous sum, far in excess of

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what the casual observer understands or appreciates. The fish product of our great lakes and inland waters lawfully taken in each year have a market value which inures to the general prosperity of hundreds and thousands of people in the State, and while the statutes regulating our fisheries are properly enforced and the people made to understand that the limitations and restrictions are in their own interest, this vast and rare product can be preserved to the uses of our own people for many years to come, while if the laws which have been enacted are, through a lack of interest on the part of the State, permitted to become dead letters upon the statute books, and unlawful fishing thus encouraged and the use of unlawful nets permitted, the fisheries will soon become exhausted and the people deprived of the use of the product, the production and propagation of which has been of great value to the people and the State.

The laws for the protection of birds and game are the means of preserving to the people a valuable and staple product enjoyed in almost every section of our commonwealth. My reports from different sections of the State indicate a largely increased game product. Deer, which up to the time of the passage of these laws seemed to be disappearing in great rapidity, are again multiplying and increasing, and the salutary effect of the statute prescribing the season in which they may be lawfully taken, prohibiting the use of the dog, the artificial light and killing within the waters, seems destined to preserve this remnant of our early forest life into the distant future. The plentiful supply of quail, partridge, duck, etc., attest the wisdom of their proper protection by the State, and the sentiment of the people regarding the efficacy of these laws is manifested by the fact that out of 726 arrests made during the three years and nine months in different parts of the State, 564 of the accused have either pleaded guilty or been convicted upon trials before juries in their respective localities, and the 139 acquittals during this entire time was more the result of insufficient evidence upon which to base a prosecution, than the result of any sentiment which was being met in their communities by the verdict of acquittal. During my official term I have found the best and most general sentiment of the State in favor of the enforcement of these laws and the wisdom of their enactment has been attested upon every hand. Some difference of opinion exists in different localities regarding the close and open seasons in which the people can lawfully take birds, game and fish. These various opinions have been quite harmoniously solved by the enactments of preceding legislatures, but in the light of the experience of the past few years I have no doubt that this branch of our legislation can be perfected still further.

During my administration of this department the most serviceable assistance in procuring evidence and furnishing information of the violation of these laws has come from the deputy wardens appointed under the law, and I cheerfully share much of the credit to which the department may be entitled for work done with the local deputies, and hope some provision may be made by the legislature for their proper compensation. This department has, during the three years and nine months of its existence, distributed among the people as requested, fifteen thousand copies of the game and fish laws of the State, printed in accordance with the authority given by the legislature, and has answered a vast amount of correspondence by letter and otherwise, relative to the work of the department and the laws in force. We have operated upon the principle, that the laws must be known to be respected, and by circular,

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pamphlet, posters and letters, have endeavored to make the people understand the general policy of the State in this regard, and each year the work of the department has been simplified in proportion as the people have become educated to these laws, which in the main are regarded as wise and beneficial.

During my official term I have noted the work of the Michigan Fish Commission, and, although separate and distinct from this department, have been impressed with its usefulness and value to the State. From almost every township and county invitations have come to specially guard and protect the inland waters planted with fish from the Michigan hatcheries and it is not too much to say that the value of fish product in the inland waters of the State has been increased many fold by the artificial propagation process and planting of the Michigan Fish Commission, and many of the best posted fishermen on the great lakes now concede the plan to be entirely practicable of planting fish artificially propagated at the various State hatcheries, in the great lakes, and I specially commend the work of that department to the generous regard of the legislature. Their work is the result of years of study and scientific demonstration, and as in the past the State was patient and persistent in bringing it to its present efficiency, so in the future they should be generous and appreciative of its value as a food producing resource to the people.

Respectfully,
WILLIAM ALDEN SMITH,
Warden.

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THIRD BIENNIAL REPORT

OF THE

LIVE STOCK SANITARY COMMISSION

FOR THE

YEARS 1889, 1890.

BY AUTHORITY.

LANSING:
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS.
1891.

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STATE LIVE STOCK SANITARY COMMISSION.

MEMBERS OF THE COMMISSION.

H. H. HINDS, President, - - - - - - - STANTON.

J. J. WOODMAN, Secretary, - - - - - - - Paw Paw.

JOHN McKAY, - - - - - - - - - ROMEO.

STATE VETERINARIAN.

PROF. E. A. A. GRANGE,

STATE AGRICULTURAL COLLEGE,

LANSING, MICHIGAN.

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REPORT OF THE STATE LIVE STOCK SANITARY COMMISSION.

To Hon. E. B. Winans, *Governor of Michigan*:

Sir—The State Live Stock Sanitary Commission submit the following report of the abstract of its doings for the biennial period covering the years 1889 and 1890 as required by law.

During the period covered by this report, the general health of the domestic animals of the State may be said to have been good, as no special epizoötic has occurred to cause a sweeping loss.

Among horses constant losses are occurring from glanders and farcy and a single outbreak of what was diagnosed as anthrax occurred in a breeding establishment causing some loss.

Among cattle undoubtedly tuberculosis is quite prevalent about the State. Rabies has made it necessary to destroy a few animals. Texas or splenic fever has caused some large individual losses and actinomycoses or lumpy jaw has seemed to be epizootic in some portions of the State for the last year.

Among sheep scab seems to be frequently imported within our borders, from the ranges of the west and southwest, and a single outbreak of tapeworm carried off the bulk of the lamb crop of a single farm in 1889.

Among swine hog cholera has been quite prevalent for the period covered by this report in several counties of the State, and annually causes large losses to hog growers of our commonwealth.

DISEASE OF HORSES.

On the subject of glanders and farcy this commission can probably do no better than to quote largely on that subject from our report of two years ago as follows:

"As may be readily anticipated the principal contagious disease affecting horses reported to and claiming the attention of the Commission is glanders and its companion disease, with a different development, farcy. Glanders is a loathsome, infectious and practically incurable disease, to which not only the horse and several other of the lower animals are susceptible, but even man himself.

"Experiments and observations in this country and Europe, covering scores of years, have substantially determined that cattle are not susceptible to glanders. The horse and mule seem to afford the only avenue through which this pestilence is spread in this State. Since this part of the law has become operative scarcely a week passes without outbreaks of this disease being reported from various points in the State, and from the wide diversity of territory from which these diseased animals are reported

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it becomes entirely apparent that during the past years, when only the public health laws could be applied to wiping out this malady, it steadily made head against the law. Under the present law the remedy of the rifle or bleeding phlegm seems to be entirely effectual.

"It may be stated as a fact that the members of this Commission have devoted more hours of time to dealing with this particular disease among horses than they have to all the other diseases affecting our domestic animals. This commission has condemned and destroyed horses pronounced affected with glanders by the State Veterinarian in the counties of Alcona, Branch, Crawford, Calhoun, Chippewa, Cass, Delta, Gogebec, Huron, Hillsdale, Ingham, Ionia, Jackson, Mecosta, Mason Montcalm, Monroe, Muskegon, Macomb, Otsego, Sanilac and St. Clair. In some of these counties glanders were found in several different townships."

We are glad to State the fact that in the counties of Cass, Calhoun, Crawford, Delta, Ionia, Jackson, Mason and Monroe as above named the Commission have found no glanders or farcy during the biennial period now under review, but they have found it existing in the counties of Allegan, Antrim, Bay, Clinton, Genesee, Kalkaska, Lenawee, Menominee, Midland, Oakland, Oceana, Tuscola, Van Buren, Washtenaw, Wayne and Wexford, not in that list.

We further quote from our last report the following comments which two years of added experience does not incline us to change:

"The law under which we operate provides that 'whenever the Commission shall direct the killing of any domestic animal or animals it shall be the duty of the commissioners to appraise the animal or animals condemned, and in fixing the value thereof the commissioners shall be governed by the value of said animal or animals at the date of appraisement.'

"The Commission, as at present constituted, believe that a horse having glanders clearly developed has no market or selling value, is in fact worthless, and of all the horses we have thus far ordered destroyed, with four exceptions, we have awarded the nominal damage of one dollar for each case. The disposing of one of these diseased brutes is a more serious and expensive undertaking as the animal frequently has to be taken some distance from a city or village for proper burial. The ground is at times frozen deeply, the snow may be deep, or privilege of entry to woods places for burial, may be denied by the owner. These items combined, however, amount to but a small percentage of the cost to the State, thus far, in dealing with this vile disease. The great items of expense are the traveling expenses and per diem of members of the Board and State Veternarian in reaching these cases, scattered as they are, in various parts of the State.

"The Commission are unable, after giving the subject careful thought, to suggest a cheaper and at the same time safe and effectual plan of dealing with this disease. If the law was changed and authority placed in the hands of local officials it is very questionable if the State would save financially, and besides the local officials might not readily detect the disease from lack of experience in observing its characteristics. Their appraisement of values would probably cover a rather wide range, usually about the price of good sound horses, as is indicated by correspondence reaching the commission, reporting cases where probable value is stated. In fact a local board of health in a recent case reported from a distant county undertook to act for this Commission, of course without authority of law or of the commission, and determined that an aged mule had glanders and

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therefore ordered its destruction and appraised and fixed its value at the sum of $135.

"The statutes of some states provide and declare that a horse having glanders or farcy shall be peremptorily slaughtered without any compensation whatever. On the other hand the practice of the sanitary authorities in some states is in the line of allowing full value of animals on the basis of health, and then destroying all exposed as well as all the affected horses. The motive that leads to the adoption of this policy is founded on the theory that the plan will induce all parties having any suspicious cases to bring them forward and report them at once. This plan is of course very expensive, and tends to induce irresponsible parties to import to the State diseased and glandered horses with a view of making the State itself furnish a profitable market for these diseased brutes. Our policy has been, as before indicated, to thoroughly investigate all reported cases, and destroy only those pronounced by competent authority as already affected, while in the case of exposed animals we have held them under close watch and surveillance for a reasonable time for the disease germs to incubate. Our observations have led us to the conviction that the disease is only infectious and that a considerable number of exposed animals are not susceptible, and that being only infectious if a diseased animal were driven along the highway, if not watered at a public trough, or not hitched where healthy animals were subsequently tied, the disease might not be spread.

"The disease under our plans of dealing with it seems to be losing ground, and we feel confident that in a large per cent of the localities that we have found it, we have been able to effectually stamp it out."

The following is the detailed report as to supposed anthrax among a herd of horses as referred to in general on first page of this report:

ANTHRAX.

October 20, 1890, the commission was notified by telegraph that a new and fatal disease had appeared in a herd of thorough bred horses owned by George Canrike near Union City, in Branch county. A member of this Commission and the State Veterinarian proceeded forthwith to the place of the disease, and found that five valuable colts had suddenly died, and post mortems made by the local veterinarians Reed and French, assisted by Dr. Hurd (microscopist) convinced them that the disease of which the colts had died, was anthrax. A careful and thorough examination of the balance of the herd was made by the State Veterinarian, and no symptoms of disease was found, as his report will show, and fortunately no more cases occurred.

Anthrax is a disease known under different names, among which are black leg, black tongue, black quarter, etc., which include a group of diseases very virulent, malignant and contagious, appearing in different forms externally and internally, and attacking the different species of lower animals and man himself, in an epizootic, enzootic or sporadic manner, according to the influences that produce it, or whether it is got by inoculation "it sometimes arises spontaneously in low, damp, rich pastures and along the banks of overflowed streams, or where ponds have been drained off or dried up, the soil containing a large amount of organic matter. Long continued, warm, dry weather forming the emanations of organic matter and miasmatic gases, form its development."

The herd of Mr. Canrike was kept in a pasture, answering to the above

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in every particular; and it is but reasonable to conclude that the disease developed spontaneously by the surrounding conditions.

It may be interesting to notice, in the absence of a report of the autopsy, the main characteristic of this disease. The blood is black and tarry, and will not coagulate. It contains rod-like bodies (*bacteria*); and shortly before death, spores develop, which are the active part of the virus in inoculation. Blood containing these spores, has been dried, reduced to dust and kept four years, and then found to be as active as ever in producing the fatal disease. But few outbreaks of this disease have ever occurred in the United States, and it is hoped that it will never become epizootic in our State.

Since the above was put in print the following notes on post mortem examination of Mr. Canrike's horse has been received: The post mortem was made by N. N. Read, D. V. S. of Union City, ——— Spiers, V. S. of Coldwater. The blood being mounted for microscopic examination by Drs. Hurd & Ewers of Union City.

The horse was examined while the body was still warm, there appeared a dark bloody discharge from the nostrils, the tissue immediately beneath the skin was in an emphysematous condition (filled with gas), the blood was tarlike in appearance, the bowels contained a thin watery substance, the liver was soft and friable, breaking down in every direction when pressed upon with the finger, the spleen appeared like a large capsule containing a bloody tarlike substance.

The process of decomposition was going on with extreme rapidity, the characteristic odor of which could be readily detected even at this early period of dissolution.

The microscope revealed anthrage bacilli in large numbers.

Other horses presented similar symptoms of the above and the blood of those that were examined showed the specific microbe of anthrage very plainly.

DISEASES OF CATTLE.

In our last report in referring to tuberculosis among cattle the commission said:

"Undoubtedly this disease has gained a serious foothold in our State, and is causing large losses among our cattle stock. It is beyond question both infectious and contagious, particularly in the pulmonary development or consumption of the lungs. The commonly accepted theory is that it is communicable to man, not only by direct contact but also in the partaking of the milk and meat of these diseased animals. It gives us satisfaction to be able to state that some of the national experiment stations have already entered upon the work of investigation of this plague, and we hope to derive valuable knowledge from these investigations."

But little has yet been promulgated as to the results of these experiments. It is still our hope however that the experiment stations may gain valuable knowledge as to the successful treatment and prevention of this very destructive human and animal disease.

ACTINOMYCOSES OR LUMPY JAW.

The disease known commonly as lumpy jaw and scientifically as actinomycoses, and, that at the date of our last report we supposed had no foothold

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worth mentioning in this commonwealth has caused the cattle owners of a portion of our State very serious anxiety and considerable loss during the last year. The disease apparently became epizootic in a few counties during the last summer and its rapid spread in a few townships baffled the knowledge of the commission as to the manner of its communication, curability, etc. With a view to the more intelligent understanding of the causes of and manner of communication of this disease, this commission during last fall undertook at the experiment station at the Agricultural College, in conjunction with the station board, a series of experiments with the disease, and the same are now in progress. But little has been learned as yet by this experiment. The details of the same are set forth in the report of the State Veterinarin which is made a part of this report.

TEXAS OR SPLENIC FEVER.

Some losses have been sustained during the last two years in this State by splenic or Texas fever, but with the exception of two cases during the fair season of last fall, no single loss has been large. The first of these losses occurred at the exposition building at the close of the Detroit exposition where an entire Ayershire show herd belonging in Ohio died of the disease, and the other occurred a few days later at Pontiac, where a portion of the very valuable show herd of Hereford cattle of Sotham & Stinkney of this State died. Both of these herds were exposed at the Toledo Stock Yards while on their travels from fair to fair.

For the two years covered by this report this commission has operated in dealing with so called Texas cattle under the following rules and executive proclamation being substantially the same for both years only differing in dates.

PROCLAMATION.

EXECUTIVE OFFICE, MICHIGAN.

WHEREAS, It is made, by law, the duty of the Governor of this State, under certain conditions, to publish, by proclamation, such rules and regulations as may be made by the State Live Stock Sanitary Commission, establishing or prescribing quarantine and other regulations, to prevent the introduction or spread among domestic animals of this State of any malignant, contagious, or infectious disease; and

WHEREAS, The State Live Stock Sanitary Commission did, on May 18, adopt the following rules and regulations relating to the importation and hadling of so-called Texas cattle for the year 1889, viz.:

RULES AND REGULATIONS OF THE MICHIGAN LIVE STOCK SANITARY COMMISSION RELATING TO THE IMPORTATION AND HANDLING OF SO-CALLED TEXAS CATTLE FOR THE YEAR 1889.

It is hereby ordered by the Live Stock Sanitary Commission of the State of Michigan that the importation of so-called Texas cattle or cattle raised south of the 36th parallel of north latitude, and that have not been kept contiuously at least one winter north of said parallel, be strictly forbidden and prohibited until the first day of November next, except such of said cattle as are in transit across this State, and they shall only be unloaded in this State for the necessary time and purpose of feeding and watering, and then only in yards designated and branded "For the feeding of Texas cattle only," and to which yards no other class of cattle shall be admitted, and excepting also such of the above cited and so-called Taxas cattle as are intended for immediate slaughter, and these so-called butchers' beasts shall be unloaded only at the slaughter house or killing dock, where they shall be held in strict quarantine until slaughtered, and in no case will they be permitted to be driven or handled upon any street, highway, alley, lane, or

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common whereby the health of any of our northern or native cattle may thereby be endangered, nor in any case will they be allowed to be pastured within the limits of this State.

The Commission take this occasion to warn and caution importers and slaughterers and all other persons who may desire to engage in this traffic, of the great danger to our cattle stock of importing Texas or splenic fever and conveying same to our native cattle, and to inform them that the importing and killing of these southern cattle, even at the unloading shute, may be attended with danger to our native cattle, and that these regulations will in no way relieve the personal responsibility for damage of any party engaged in the traffic that may result to our northern cattle from his acts under these regulations and the provisions of law under the operations of which the same are made and promulgated.

The Commission also again call the attention of all railroads and transportation companies doing business in this State to the provisions of Act No. 198, Laws of 1885, entitled "An act to regulate and provide for the carrying, yarding and feeding of so-called Texas cattle while in transit into or across this State between the first day of April and the first day of November of each year."

H. H. HINDS,
J. J. WOODMAN,
JOHN MCKAY,

Members of the Michigan Live Stock Sanitary Commission.

LANSING, May 18, 1889.

Now, therefore, I, Cyrus G. Luce, Governor of the State of Michigan, in pursuance of the statute in such case made and provided, and by virtue of the authority vested in me by law, do hereby proclaim and publish the above cited rules and regulations to be in full force and effect, and I do hereby caution all parties engaged in the live stock trade, either as carriers, dealers, or butchers, against violating any of the provisions therein contained, under the pains and penalties prescribed by law.

[L. S.] In testimony whereof I have hereunto set my hand and caused the great seal of the State to be affixed this twentieth day of May, A. D. 1889.

C. G. LUCE.

By the Governor:
GILBERT R. OSMUN,
Secretary of State.

The following government rules were in operation during the last half of the year 1889, and all of the year 1890.

U. S. DEPARTMENT OF AGRICULTURE,
OFFICE OF THE SECRETARY,
Washington, D. C., February 24, 1890.

To the Managers and Agents of railroad and transportation companies of the United States:

In accordance with section seven of an act of Congress, approved May 29, 1884, entitled "An act for the establishment of a Bureau of Animal Industry, to prevent the exportation of diseased cattle and to provide means for the suppression and extirpation of pleuro-pneumonia and other contageous diseases among domestic animals," you are hereby notified that a contageous and infectious disease known as splenetic or Texas fever exists among cattle in the following described area of the United States:

All that country lying south and east of a line commencing on the Mississippi river at latitude 36° 30′ north, thence running westward on that parallel of latitude, being the southern boundary of Missouri, to the eastern boundary of Indian Territory, thence running northward to the southern boundary of Kansas, thence westward along said boundary of Kansas to the 100th meridian of longitude, thence southward along said 100th meridian of longitude to the southern boundary of Childress county in Texas, thence westward along the southern boundary of the counties of Childress, Hall, Briscoe, Swisher, Castro and Parmer to the eastern boundary of New Mexico.

From the 15th day of March to the 1st day of December, 1890, no cattle are to be transported from said area to any portion of the United States north, east or west of the above described line except in accordance with the following regulations: *Provided*, That these regulations shall not apply to any cattle taken into or through the

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state of Colorado for feeding purposes in accordance with the regulations of that state.

First, When any cattle in course of transportation from said area are unloaded north, east or west of this line to be fed or watered, the places where said cattle are to be so fed or watered shall be set apart and no other cattle shall be admitted thereto.

Second, On unloading said cattle at their points of destination, pens shall be set apart to receive them, and no other cattle shall be admitted to said pens, and the reglations relating to the movement of Texas cattle, prescribed by the cattle sanitary officers of the state where unloaded, shall be carefully observed. The cars that have carried said stock shall be cleansed and disinfected before they are again used to transport, store or shelter animals.

Third, Whenever any cattle that have come from said area shall be reshipped from any of the points at which they have been unloaded to other points of destination, the car carrying said animals shall bear a placard stating that said car contains southern cattle and each of the weigh-bills of said shipment shall have a note upon its face with a similar statement. At whatever point these cattle are unloaded they shall be placed in separate pens to which no other cattle shall be admitted.

Fourth, The cars used to transport such animals and the pens in which they are fed and watered and the pens set apart for their reception at points of destination shall be disinfected in the following manner:

(a)—Remove all litter and manure. This litter and manure may be disinfected by mixing it with lime, diluted sulphuric acid, or, if not disinfected, it may be stored where no cattle can come in contact with it until after December 1.

(b)—Wash the cars and the feeding and watering troughs with water until clean.

(c)—Saturate the walls and floors of the cars and the fencing, troughs and shutes of the pens, with a solution made by dissolving four ounces chloride of lime to each gallon of water. Or disinfect the cars with a jet of steam under a pressure of not less than fifty pounds to the square inch.

The losses resulting yearly to the owners of northern cattle by the contraction of this disease from contact with southern cattle, and through infected cars, and by means of the manure carried in unclean cars from place to place, have become a matter of grave and serious concern to the cattle industry of the United States It is necessary, therefore, that this cattle industry should be protected as far as possible by the adoption of methods of disinfection in order to prevent the dissemination of this disease.

A rigid compliance with the above regulations will ensure comparative safety to northern cattle and render it unnecessary to adopt a more stringent regulation, such as the absolute prohibition of the movement of southern cattle except for slaughter during the time of year that this disease is fatal.

Inspectors will be instructed to see that disinfection is properly done, and it is hoped that transportation companies will promptly put in operation the above methods.

Verry respectfully,

J. M. RUSK,

Secretary.

The goverment regulations relating to the branding of cars, cleansing and disinfecting of same after unloading and the very important requirement relating to the noting of the fact, on each copy of the way bill, that the car contained prescribed cattle has been entirely disregarded by the railroad companies carrying same, so far as we have been able to find out. Had the goverment officials been able to enforce these very proper regulations on the part of the transportation companies it would have very materially aided this commission in carrying out our regulations relating to the handling of so called Texas cattle in this State.

This general plan of handling so called Texas cattle has caused but little trouble and required but little attention outside of Detroit and there it seems to work fairly satisfactory at the Michigan Centrel stock yards, but the hour has undoubtedly now arrived when much greater loss than profit will ensue if the traffic is farther continued at Kings' stock yards on account of the impracticability, if not impossibility of keeping the prescribed cattle fully isolated until reshipment or slaughter.

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DISEASES OF SHEEP.

During the early fall of 1889, a flock of lambs on a farm in Montcalm county, suddenly commenced dying without apparent cause, while the dams of same appeared healthy, a visit of the Commission developed the fact that these lambs were constantly voiding segments of tape worms. The lambs were immediately isolated from the old sheep and two specimens were shipped by express to the State Veterinarian at Lansing for treatment or post mortem.

One lamb died before treatment could be administered and the other soon after treatment had commenced. Both lambs were terribly infested with tape worms, and specimens slaughtered at the farm by the State Veterinarian while yet appparently well showed the same conditions.

It was the purpose of the Commission to institute very thorough experiments at this farm with the 30 remaining lambs to determine if possible the probable cause of the outbreak and to establish a line of treatment to relieve the infested animals of these fatal parasites.

The breeder and owner of these lambs was temporarily absent from home and claimed subsequently that he had disposed of his interest in this stock to some drovers and shippers and before the experiments were undertaken and entirely unanticipated by the Commission the shippers had removed these lambs to an eastern State.

The following correspondence relating to tape worm in sheep in general and this case in particular is submitted and fully explains itself:

OFFICE OF E. A. A. GRANGE, State Veterinarian,
Lansing, Mich., August 15, 1889.

HON. H. H. HINDS, *President State Live Stock Sanitary Commission, Stanton, Mich.:*

SIR—In accordance with instructions recently received from you I proceeded to investigate the outbreak of disease in lambs at Lakeview, Montcalm county, and upon examination of some of the affected animals, both anti-mortem and post-mortem, I found them infested with tape worms, known in science as the variety *tænia expansa*, which cause in sheep a disorder called "Tape worm plague," a very fatal complaint which if not arrested in the very earliest stage, often baffles all efforts to effect a cure.

With regard to the life history of the parasite in question, I regret to have to say that there are some features of it still in doubt, which perhaps puts us at considerable disadvantage in wiping out the cause and thus preventing future invasions, but I will endeavor not to leave a stone unturned in the discovery of the cause, as well as the cure of this complaint.

Yours respectfully,
E. A. A. GRANGE, *State Veterinarian.*

Stanton, Mich., August 20, 1890.

DR. D. E. SALMON, *Chief of the Bureau of Animal Industry, Washington, D. C.*

DEAR SIR—I have to report a disease new to me among sheep, viz: Tape worms in fatal numbers. One J. H. Jenson, a farmer living twenty miles from here, had, a month ago, a flock of 61 apparently healthy coarse wooled lambs, running near his house, with their dams. Suddenly one was taken sick and died, followed by five of its mates, and within a week half the lambs were dead, while the old sheep appeared still healthy. I investigated the matter and found the dead lambs had large numbers of tape worms in the small intestines, and that the live lambs were constantly passing segments of tape worms with almost every evacuation of the bowels. Some scoured badly. The sick ones only lived about two hours after being attacked. I shipped two lambs to the State Veterinarian, one for post-mortem on arrival, and the other for treatment. The post-mortem showed large numbers of the worms in the bowels, some 6 and 8 feet

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long, and in one place 12 lay side by side. The one under treatment died same as those at the farm.

One-half of the lambs are still alive, but are still passing parts of worms. They appear healthy and none have died for the last ten days. The dams are now isolated from the lambs and do not seem to pass any worms in their evacuations.

What do you say as to this outbreak and what do you advise in regard to farther investigations and treatment?

Very respectfully,
H. H. HIDNS, *President of Commission.*

U. S. DEPARTMENT OF AGRICULTURE,
BUREAU OF ANIMAL INDUSTRY.
Washington, D. C., September 6, 1889.

HON. H. H. HINDS, *President State Live Stock Sanitary Commission, Stanton, Mich.*

DEAR SIR—Your favor of the 20th ult. I find on my desk on my return from an absence of some weeks. The most noticeable point in the statement which you make of the deaths from tapeworm in lambs is the short time during which they are noticed to be sick. The usual course of the disease is a progressive anæmia, the animal gradually wasting away and dying. If the lambs in question were sick but two hours, I should think there was some other cause besides the tape worms to account for the death of the lambs. We frequently find this species of tape worm and have been carrying on some experiments with it at our station here. It would be interesting to treat the animals with turpentine and other medicines generally recommended for killing and dislodging this class of parasites.

Very respectfully,
D. E. SALMON, *Chief of Bureau.*

Paw Paw, Mich., Sept. 20, 1889.

HON. JAMES H. WADE, *Secretary Michigan University, Ann Arbor, Mich.*

DEAR SIR—Our State Live Stock Sanitary Commission has a case in hand which is new to the flock-masters of this State, although not unknown to veterinary and medical science. In a flock of about 60 lambs, nearly one-half of them died within a few days, and the remainder of the flock were sold and shipped to be slaughtered for mutton. We deem it due, not only to the stock-growers of the State, but to veterinary and medical science, that all available information relating to the cause, nature and injurious effects of these destructive worms be collected and placed before the public. Hence we ask you to place this matter before the medical faculty of the university, and request them, if practical and convenient for them to do so, to give us information upon the following and such other points as they may deem important:

First, Is the tape worm which infests domestic animals the same species as those which trouble the human family?

Second, Do the segments of the worms, after passing from the animals by evacuation, have vitality and power to move about and deposit eggs upon the grass and earth, and if so, would not the health of other domestic animals feeding upon the grass be endangered?

Third, If eggs laid by the segments of the worms, or falling upon the earth by the evacuation of the animal, infest the field, how long would it be necessary to keep all live stock from such field to obviate the danger of infection to other animals? Would plowing and culivating the field destroy them at once?

Fourth, If they are the same species that trouble the human family, is there not danger of conveying the worms into the human stomach by using for food the flesh of sheep and other animals carrying them?

Fifth, Is there any known remedy by which domestic animals can be safely and effectually relieved of tape worms?

Your compliance with this request will be a special favor to the commission and the information given by the medical faculty of the University will be regarded as the highest and most reliable authority which can be obtained.

Yours most respectfully,
J. J. WOODMAN,
Secretary of the State Live Stock Sanitary Commission.

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UNIVERSITY OF MICHIGAN,
DEPARTMENT OF MEDICINE AND SURGERY,
Ann Arbor, Sept. 26, 1889.

J. J. WOODMAN, ESQ.:

DEAR SIR—Your letter of the 20th inst. to the secretary of the University, Mr. James H. Wade, was handed over to the Medical Faculty and read at our meeting yesterday. It was decided that your letter should be given me to answer. I will endeavor to do this as fully as possible.

First, Is the tape worm which infests domestic animals the same species as those which trouble the human family? To answer this question it is necessary to state that the life of a tape worm consists of two distinct stages passed in two distinct forms, and each stage is passed in a different species of animal. Thus in man there are found two species of tape worm, *tænia saginata* and *tænia solium*. They exist in man in the fully formed or segmented state, but they had previously lived in a cystic or bladder form in other animals, *tænia saginata* in the ox, and *tænia solium* in the pig. In the same way *tænia cenurus* is found in the dog in the mature form, while the bladder form is found in sheep. The bladder form gives rise to what are called "measles" in pork and "staggers" in lambs. From this you will see that the mature form of tape worm found in man is never found in the domestic animals. Ruminants, from the clean nature of their feeding, are peculiarly free from tape worms which are principally found in the carnivora, insectivora and omnivora. Cases are however on record where the mature form of *tænia expansa* has been found in sheep.

Second, (*a*). Do the segments of the worms passed by the evacuation of the sheep or other animals have the vitality and power to move about upon the earth, and grow and deposit eggs? Each segment of a tape worm contains both male and female organs. Copulation takes place in it; the fertilized ova pass into the uterus; this enlarges as the ova increase in size, and the male organs become absorbed; the segment is then ripe and filled with ova. By this time the segment is ready to leave the body of the animal containing the mature worm; it is deposited in various places; the segments have the power of crawling out of the fœces and depositing the ova on stalks of grass, etc.

(*b.*) And if so would not the health of other domestic animals feeding on the grass be endangered? From what I have said it will be seen that there is great danger to domestic animals feeding on grass infected in this manner, but not from tape worms coming from the same species of animal. The worms mentioned in your letter as passed by the lambs would have no power to infect other lambs, but would infect some other animal, not with segmented worms, but with the bladder form. In this manner four forms of tape worms which inhabit various kinds of dogs, infect grass feeding ruminants. The eggs of *tænia saginata* of man will affect the ox, the eggs of *tænia solium* of man will affect the pig, but always with the bladder or cystic form; then if the flesh of these animals is eaten by man, without sufficient cooking, the mature tape worm is again developed in him.

Third, If eggs laid by the segments of the worms or falling upon the earth and vegetation by the evacuation of the animals, infect the field, how long would it be necessary to keep live stock from such field to obviate the danger of infection to other animals? Would ploughing and cultivating the field destroy them at once? The eggs of tape worms usually lose their vitality in a few weeks, even when kept moist. This is the generally received opinion, although Davaine has stated that he kept the eggs of some tape worms for years in a living state. Plowing and cultivating the field would prevent the danger of infection even if it did not destroy the eggs, as they are only dangerous to cattle and sheep when placed on the grass they eat. This would however only prevent infection with the bladder form. In the present case the lambs are affected with the mature form, or the tape worm itself. They must, in this case, have eaten or drank something which contained the cystic form of the worm, as from this alone the mature tape worm is formed. The bladder worm is taken into the stomach and the cystic part is dissolved by the gastric juices. The head remains and has the power of forming segments, which grow from it. Consequently the segment farthest from the head is the oldest. In some forms of tape worm in man the cystic form has not been worked out yet, but is supposed to come from the water or from fish. It may be in this case that the infection has come in some manner with the water drank by the lambs. In all probability the bladder worm existed in some small mollusk or insect taken in with the drinking water.

Fourth, If they are the same species that trouble the human family, is there not danger of carrying the worms into the human stomach by using the flesh of sheep or other animals carrying the worms? The tape worm affecting lambs is the *tænia expansa*, and I know of no case in which it has occurred in man, either in the adult or

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cystic form. There is no danger to man from eating the flesh of an animal affected with the adult form, that is of infection.

Fifth, Is there any known remedy by which domestic animals can be safely and effectually relieved of tape worms? The remedies for tape worms are many and various, depending on their ability to destroy the worm without affecting the health of the animal containing it. The rationale of the treatment is: First, To have as little food as possible in the alimentary canal. For this purpose an animal like the sheep should fast for several hours before receiving the medicine. Second, Each animal should receive a proper dose of the medicine, and for this purpose should be drenched singly. Third, After receiving the medicine the animal should be kept for an hour or two in a place where they could get no food, so as not to interfere with the action of the medicine. As to the medicine used, according to H. J. Detmer, sheep will stand large doses of tartar emetic, and he advises the administration of a solution of tartar emetic, one-half a pound in 12 quarts of rain water, giving from one to two ounces to each lamb, to older sheep a little more. Prof. Gerlach, of Berlin, advises creosote in the drinking water, and considers 2½ ounces a sufficient dose for 100 sheep. Turpentine is very efficacious, but must be given as an emulsion. A decoction of pomegranate bark will also act well. Oil of male fern, Kousso, picrate of potash, and many other remedies have been tried and found effectual. I think from my experience in the treatment of tape worm in man that the main thing conducive to success is to have the worm sufficiently exposed, that is, not imbedded in food or mucus. When this is assured, any drug that will kill the worm can get at it to do so. The ease with which tartar emetic can be administered and its small cost, would induce me to try it if I ever had occasion to treat animals in this condition.

I have now given you all the information in my power, and I trust it will suffice. I shall be happy to answer any further questions on this or any subject connected with the diseases of animals, in which I am much interested and have worked for many years. I remain, dear sir,

Yours faithfully,

HENRY GIBBES, M. D.,
Professor of Pathology.

SCAB.

Complaint has been made to the Commission, that western sheep afflicted with scab are annually imported into this State and fed during the fall and winter months and reshipped to market. As the disease can be subdued by thorough treatment, the action taken upon the cases reported has been to require perfect isolation from all other sheep during treatment, care in driving upon the public highways and thoroughly disinfecting all stables, pens and yards where they have been kept. It is evident however that there is a growing apprehension among the flock-owners of the State, that these importations of diseased sheep may result in great damage to the well-earned reputation of our Michigan flocks, if not in spreading disease among them; and yet to prohibit the importation of sheep for feeding purposes, would be a heavy blow to an important agricultural industry of our State and should be well considered by all engaged in sheep-husbandry, and the nature of the disease thoroughly studied and well understood before demanding full prohibitory measures.

The following from the report of Dr. D. E. Salmon, chief of the National Bureau of Animal Industry, will be interesting in this connection:

"Of all the diseases of sheep in this country, scab is the worst feared by the flock-master. So insidious in its attack, so rapid its course, so destructive its effects, and so difficult is it to exterminate that it has justly earned the distinction of being more injurious than any other disease caused by external parasites. Scab alone, of the parasitic diseases, has become the subject of legislation in most countries; and yet, if proper precautions were taken and a radical treatment followed, this disease could soon be completely eradicated."

The disease is caused by an insect known as scab-mite, or itch insect

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(Psoroptes) and communicated by the affected animals coming in contact with each other, rubbing against posts, fences and etc., and dropping tags of wool by the wayside. Upon the length of time the insect will live after being separated from the sheep, authorities seem to differ. Dr. Salmon says:

"Experiments show that they can live on a piece of scab at a moderate temperature from ten to twelve days, and about sheep pens and yards from twelve to fifteen days, and after being subjected to intense cold;" while the authors of the American cyclopedia of live stock, say: "The insect is so tenacious of life that it has been said to have remained in a pasture three years and then spread the infection."

Treatment: To effectually cure the disease every sheep in the affected flock should be immersed in a liquid solution to kill the insect, the stables, pens, and yards should be thoroughly disinfected, and the dipping repeated in six or seven days. Hence it will be seen, that to eradicate the disease from a large flock of sheep requires much labor, great care, and considerable expense; and it is but reasonable to infer that the work is seldom done thorough enough to effect a permanent cure. If importations from infected districts are to continue, it may become necessary to provide a system for inspecting the sheep before they enter the State or enforce such quarantine and other sanitary measures as may be deemed necessary to protect our native flocks from the infection.

DISEASE OF SWINE.

SWINE PLAGUE OR HOG CHOLERA.

During the past season, hog cholera has prevailed to some extent in several localities in the State, destroying a considerable number of swine. The disease is very contagious, rapid in its work and generally fatal in its results. It is caused by a specific microbe multiplying in the body of the diseased animal. It belongs to the *germs bacterium*, and has the power of spontaneous movement. It is so tenacious of life that it will live in water, and in a dried condition for an indefinite period, and be carried from field to field, and from farm to farm, by water courses, flesh devouring animals, birds and insects, if not floated in the atmosphere; and when taken into the stomach of the swine, in food or drink or inhaled into the lungs, or injected into the circulation by flies and gnats, will incubate and produce the disease. There is but little doubt, but what the disease may be produced spontaneously by filthy environments, and when once started in a locality, the means for accelerating its spread are so numerous, imperceptible, and consequently uncontrollable, that no one can tell what the limit of the contagion will be, or where its destructive work will end.

Treatment: It is generally conceded that the cheapest and most effective remedy for the disease, is to kill and burn or deeply bury the affected animal as soon as the symtoms of the disease develop; and the most effective means to prevent its spread, is to enforce close quarantine of every affected herd, separate the sick from the well, preserve cleanliness in all the surroundings, and thoroughly disinfect all pens and yards where the diseased animals have been kept.

The Commission will spare no effort to obtain all of the available information relating to the nature, treatment, and preventives of this disease

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which is possible, and give the same to the public as occasions may require, but at present, cannot with confidence, recommend any specific for the disease, nor preventives further than to enforce rigid sanitary measures.

Mr. C. F. Moore of St. Clair resigned as a member of this commission in February, 1889, and Mr. John McKay of Romeo, Macomb county, was appointed to the vacancy, and confirmed by the senate, his term of office dating from February 16, 1889, and running to the second Tuesday of July 1891.

Mr. H. H. Hinds of Stanton, Montcalm county, was appointed to succeed himself as a member of this commission for the period of six years from the 2d Tuesday of July, 1889.

Prof. E. A. A. Grange of the Agricultural College, Lansing, was reappointed State Veterinarian for the term of two years from the 2d Tuesday of July 1889.

The report of that official is herewith submitted for the information of all concerned.

All of which is respectfully submitted.

H. H. HINDS,
J. J. WOODMAN.
JOHN McKAY,
The State Live Stock Sanitary Commission.

LANSING, MICH.,
MARCH 31, 1890.

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REPORT OF THE STATE VETERINARIAN.

Lansing, January 1, 1891.

Hon. H. H. Hinds President of the Michigan Live Stock Sanitary Commission:

SIR—Since submitting my second biennial report I have had occasion to visit many counties of this State, for the purpose of investigating alleged outbreaks of contagious disease, in the various classes of our domestic animals. Among horses, I have condemned some forty-eight animals, as being affected with that loathsome disease known as glanders. Among cattle I have condemned a few head as being affected with a disease similar to consumption in man, but generally called tuberculosis when affecting bovines. Of this disease, I may say that recent investigation, by eminent scientists, has gone to show beyond all reasonable doubt, that it is of a communicable nature, and consequently should be dealt with on the highest sanitary principles, though, perhaps fortunately for us, it does not appear to be a disease of a very highly contagious nature, yet it is so insidious in its invasion of the economy of an animal, and so disastrous in its results, that I think we are thoroughly justified in disposing of animals affected with it, in a somewhat summary manner. In fact I recommend death, and cremation, in all cases where the lower animals are affected. I am glad to be able to say, though, that very few cases of it have been brought under my notice, in this State.

I have also had occasion to investigate an outbreak of rabies among cattle, the result of wounds inflicted by a mad dog.

I was called upon last fall to investigate a supposed outbreak of anthrax among horses and from the description I got of the actions of the animals, before their death, and the post mortem lesions, led me to believe that this disease was the cause of their complaint. In them the disorder ran its course so rapidly, that the last one was dead before I reached the scene of the difficulty, notwithstanding the fact, that I arrived at the spot, as soon as it was possible to do so, after receiving instructions to proceed.

Earlier in the season I was instructed to proceed to Milan, in the southern part of the State to investigate a supposed outbreak of contagious pleuro pneumonia in cattle, but I was soon able to determine that this much dreaded disease did not exist among the affected herd.

Upon learning the peculiarities in connection with the symptoms in the diseased creatures I was at once impressed with the idea that I had more than a common cattle disease to deal with, and upon further inquiry, as to surrounding circumstances, etc., I was informed that this outbreak was in the same locality, as that which became notorious a year or two ago on account of a disastrous invasion of tyrotoxicon poisoning in the family of

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Wm. Evans, most interestingly described by Dr. Vaughan of the Michigan University in the report of the State Board of Health. This disease has never been described as affecting the lower animals that I am aware of, but upon receiving an account of the symptoms in the Evans family from one of the survivors of the outbreak, I was struck with the close resemblance they bore to the affected cattle, but more particularly to the farm dog, which I was told partook somewhat freely of the carcass of one steer that died; the dog, a great favorite, was soon striken with disease, and for some days his life was despaired of, though when I saw him, he was convalescing slowly, as were also the surviving cattle. Another interesting fact in connection with this outbreak is, that the old farm house, in which the disease first made its appearance, in the Evans family, was condemned as being unfit for human habitation, but was thought good enough for a cattle shed and was converted into one; whether this had any connection with the disease in the cattle or not, is impossible for me to say, but the fact still remains, as food for thought. Owning to the sudden death of some of the animals and the somewhat rapid recovery of others, I had not the opportunity of investigating this disease to the end, or to the extent that I desired.

I have also been called, on a number of occasions to investigate alleged outbreaks of actinomycosis and have condemned a number of animals as being affected with it.

The light which recent investigation has thrown upon this disorder has brought it before the public in a more serious form than was even dreamed of a few years ago. Owing to what appeared to be an increase of the disease in this State, as well as from the fact that there are many features of it still wrapped in the greatest obscurity, the Michigan Experiment station, in consort with the live stock commission, has undertaken an investigation of this disorder, but sufficient time has not elapsed yet for definite results, though many experiments are now in progress. These experiments have been directed: First, towards the cause of disease; second, to determine if the disease is communicable from animal to animal; third, to determine as far as possible what animals are most susceptible to it; fourth, to determine if the poison will grow upon grass or other aliment at ordinary temperatures, or to discover if possible the most favorable substance for the poison of this disease to exist or thrive upon; fifth, to test the effect of cooking upon the microbes, and determine, if possible, what degree of heat is required to destroy them. These and like questions will no doubt be settled ere long.

This disease has created so much comment in legislative halls, agricultural newspapers and other places, that for the information of those who are not familiar with its peculiarities I have taken the liberty of incorporating in this report a general outline of symptoms, etc., in connection with it.

ACTINOMYCOSIS

is a disease which has been known for many years under a variety of names, such as osteosarcoma, lumpy jaw, wen, as well as others perhaps not necessary to mention here. These names have been given to the disorder owing to certain peculiarities in connection with individual outbreak, but recent investigation has gone to show that they are often inappropriate, and even misleading, when the cause and peculiarities of the disease come to be considered. The name lumpy jaw is the one

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oftenest used to describe the complaint in this country by those who prefer common to scientific terms, but it is not always appropriate, for many animals suffering from it, are not affected in the jaws in any way, neither is the term osteosarcoma always strictly correct, for this compound expression means (literally translated) partly bone and partly flesh, but in many instances the tumors associated with it, are composed entirely of flesh or soft material, while the term wen is a somewhat ambiguous expression, applied to tumors of every variety; but the name actinomycosis seems appropriate in all instances, since it refers to the cause of the disorder, without regard to the size, composition or situation of it. The above disease is one which has been undergoing a good deal of investigation upon both sides of the Atlantic the last few years. This increased interest in this complaint is the outcome of certain assertions from trans-Atlantic investigators to the effect that the disease is communicable from animal to animal, and even from animal to man himself; in other words, that it is a contagious or infectious disease.

The name actinomycosis, when somewhat broadly translated, means a radiating fungus, composed of club-shaped microscopic bodies so arranged that they have been, I think, appropriately likened to a flower of the daisy order, as they appear in the field of the microscrope. These little bodies are claimed by botanists to be of a vegetable nature, and have been known to grow upon barley as well as other grains, but it is a very difficult matter to grow them artificially, many failures having maked the efforts of men on this as well as the other side of the Atlantic, though some have been more successful, and Prof. Boström is reported to have grown the antinomyces artificially.

It being conceded that these minute club-shaped bodies, actinomyces, are the cause of this disease, the question arises as to how they find their way into the animal economy, but the tongue as well as other parts of the mouth, such as the jaws, being so often affected, has suggested the idea that they are taken into the mouth with the food, and if there is an abraded surface on the tongue, lining of the cheeks, gums, etc., it forms a suitable field for the microbe to grow in, which it often does, and flourishes in a most prolific manner. Then, on the other hand, it is not to be supposed that because an animal eats the little bodies which cause this disease that they will be sure to contract it; indeed, on the other hand, feeding experiments have failed, over and over again, to produce the disorder, probably because the entire alimentary canal was intact, and the actimonyces could not gain access to the blood, or find a suitable habitat to continue their existence.

Then, again, if the skin on the external surface of the body is abraded in any way, perhaps upon the neck, through the rubbing of the stanchion or chain around it for securing the animal, the microbes through some means of migration, caused by moving fodder, currents of air, or other conveyor, settle upon the abraded surface, and finding a fertile soil for their development start to grow, and we soon have the tumor so often called lumpy jaw; of course abraded skin in any part of the body is liable to be affected in the same way.

SYMPTOMS.

I do not know another disease the symptoms of which are more difficult to describe in a general and comprehensive way than the one in question. This is probably owing to the fact that it invades nearly all, if not all, the

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organized tissues of the body. It is found outside upon the skin, mammary glands and other parts; while the interior organs, such as the tongue, throat, lungs, bowels, etc., are often affected. But upon a close examination of the substance of the material causing the tumors it will be found, when cut across with a sharp knife, to be composed of a nodular substance having a somewhat granular aspect. We also find the tumors associated with this disease, forming sacs of variable size, having thick walls and enclosing a jelly-like pus.

When the disease attacks the tongue, that organ will be found indurated (hardened) more or less, throughout its entire extent, and numerous little roundish bodies will appear imbeded in the substance of it. Continuing on through the digestive tract we will find little nodules or tumors associated with any or all of the organs connected with this canal, varying in size from say a pea to a walnut.

THE ORGANS OF RESPIRATION

are also often the seat of this disease, and when they are affected we sometimes find tumors forming in close proximity to the throat in such a way as to partially block up the air passages, and cause the animal to breathe with a loud, snoring sound. I have met with cases where tumors formed at the junction of the bronchial tubes with the trachea, or wind pipe, which caused the animal to cough upon the slightest provocation, especially the dust evolved from ill-gotten hay and the like.

The lungs themselves are also attacked, and in those cases which I have had an opportunity of examining, hard indurated masses were present, forming sacs with matter in them and often of considerable size.

THE HEAD.

When the external surface of the head, upper or lower jaw, is affected, the bones frequently become involved, giving rise to the most loathsome looking sores having a discharge issuing from them mixed with the debris of bone or soft tissue. The bones themselves when freed of their surrounding tissues, by boiling or otherwise, present an exaggerated, honey-combed appearance, and are frequently distorted beyond recognition, though in many cases of diseased heads, the tumors are entirely free of the bones, being loose and easily moved from side to side.

Actinomycosis attacks other domestic animals as well as cattle, but it is oftenest found in the bovine race.

OF THE TREATMENT

I have to say that I do not think it is a question of what can be done, but rather it is a question of what ought to be done. I do not intend to say that this is an incurable disease, far from it, for it will yield to judicious remedies in many instances without much difficulty when it is of a purely local nature and the bones are not affected; but when we add to this that in a large proportion of animals affected with these tumors on the outside of the body, the internal organs are also affected, and as the disease may exist even to a considerable extent in the interior economy of an animal,

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without manifesting itself through symptoms, we can then appreciate the difficulty in forming an opinion just as to when the case is really cured; and when we take into consideration the risk to man and beast, when this disease is in a herd, the question soon resolves itself into the one "does it pay to treat them?"

When treatment is determined upon I think the quickest and surest way to get rid of the tumor is to dissect it out and dress the wound with antiseptic remedies.

Among sheep I have been called upon to investigate a serious outbreak of tape worm plague at Lakeview, in August, 1889. This is the first outbreak of the complaint that my attention has been called to in this State, though the disorder has been brought under my notice in other parts a few years ago. As this disease has not been before our flock-masters at any previous period, to my knowledge, it may be well at this time to give an outline of some of its more salient points.

The parasite causing this disease is known to science as the *Tænia Expansa* (when freely translated, "an expanded ribbon-like object"), commonly called a tape worm. This is one of the many tape worms that infest sheep and it is found generally in the small bowel, sometimes in considerable numbers. I have counted as many as twelve of them lying side by side, almost entirely blocking up the canal for the passage of food, which obstruction no doubt causes the digestive troubles and colicky symptoms so often manifested in this disease. In length some that I had were estimated at ten feet, though I believe they often grow longer. When they attack sheep they do not always produce acute symptoms except where they are in considerable numbers. I have known them to set up intestinal irritation sufficient to cause the death of an apparently healthy and even vigorous lamb, in the course of about four hours, causing in the meantime distressing colicky pains, more or less fluid evacuations mixed with segments of the worm, one or two feet long, the irritation of the digestive tract being accompanied with distressing tenesmus, and the animal thrown into a state of exhaustion from which it soon succumbed. On the other hand the disease often assumes a more chronic form, during which the sheep will drop into a debilitated condition, eventually dying of marasmus.

The life history of the parasite is still wrapped in obscurity in some particulars; for instance, the intermediate host necessary for the production of typical cases of tape worm is unknown, some being inclined to think they are fresh water snails or slugs, which has caused me in the past to examine these creatures for evidence of disease, but up to this writing have been unable to discover evidence enough to even arouse my suspicions; then again the intermediate is thought by some to be the tick, with which many sheep are infested, and the reason that lambs are oftener affected than older sheep, is because they are continually mouthing the skin of their mothers, at the udder or other parts, but positive proof of this has not been established. It was my intention to have followed this point up among others, had not my plans been cut short by such unforeseen circumstances as the removal of the flock to an eastern market and since then the opportunity, perhaps fortunately, has not been presented.

Of the treatment of this disease I have little to say at present, except to recommend the usual remedies for tape worm, which I may add have been used from time to time in many countries with variable success. I think that the secret, in the successful treatment of this disease, is

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beginning early, and having the bowels comparatively empty before the vermifuge medicine is given.

In closing this report I desire to express my gratitude for the assistance I have received in many directions while pursuing the details of the work before me.

Yours respectfully,

E. A. A. GRANGE,

State Veterinarian.

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